

STIC Database Tracking Number: 331323

To: KIRSTEN APPLE
Location: KNX-4A89
Art Unit: 3694
Monday, May 17, 2010

Case Serial Number: 09/997273

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Search Notes

Dear Examiner Apple:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

To navigate this document: use FIND function {Ctrl-F}

~~ will find the beginning of each group of results

^ will find the tagged items

Information on Dialog databases can be found at: <http://library.dialog.com/bluesheets/>

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

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I. Potential References of Interest

A. Dialog

~~ Patent Literature: Inventor search

^ 5/3/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012899861 - Drawing available

WPI ACC NO: 2002-759461/200282

XRPX Acc No: N2002-598014

Service provider rate plain information analysis system for internet service, has analysis engine that analyze user and service provider information to generate saving suggestion based on rate information and

other user preference

Patent Assignee: GATTO J G (GATT-I); KENDE M (KEND-I); MACDONALD R C (MACD-I)

Inventor: GATTO J G; KENDE M; MACDONALD R C

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20020120540	A1	20020829	US 2000250834	P	20001201	200282 B
			US 2001997273	A	20011130	

Priority Applications (no., kind, date): US 2000250834 P 20001201;
US

2001997273 A 20011130

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020120540	A1	EN	14	3	Related to Provisional US 2000250834

~~ Non-Patent Literature: Full Text

^ 8/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2010 ProQuest Info&Learning. All rts. reserv.

02041793 56090645

Utility dot.com/future

Allen, Dwight L Jr; Hillstrand, Kris

Electric Perspectives v25n4 PP: 22-38 Jul/Aug 2000
ISSN: 0364-474X JRNL CODE: ELP
WORD COUNT: 6702

...TEXT: incubator that also produced CitySearch, eToys, GoTo.com, Free-PC, and Tickets.com. Utility.com is licensed as an electric **service provider** in California and Nevada and plans to expand soon into seven other states as well as abroad. It provides online enrolment, billing, and account management. It offers online **review** and one-click payment of all utility bills (gas, water, heating in addition to electricity). In California all the electricity Utility.com offers is green, and it guarantees 10-percent annual savings off the incumbent utility's standard prices. New **customers** receive a \$25 signing bonus. The company also offers advisories on billreduction options to **customers** who agree to the installation of an advanced CellNet meter. Information from the meter allows Utility com to **analyze** usage and suggest **rate plans** that could provide additional **savings**. Many of Utility com's **offerings** arguably could be countered by an incumbent utility or a bricks-and-mortar (that is, non-cyberspace-based) new entrant...

~~ Patent Literature:

^ 7/3,K/19 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0013680208 - Drawing available
WPI ACC NO: 2003-776830/200373
XRPX Acc No: N2003-622452
Communication service plan recommendation creation method for cellular telephone, involves calculating plan cost for service plans based on average usage, and generating recommendation report with calculated cost
Patent Assignee: BELL W (BELL-I); KENYON M J (KENY-I); SACHARUK E (SACH-I); SCHOONOVER M J (SCHO-I); SONI D (SONI-I); THOMPSON R H (THOM-I)
Inventor: BELL W; KENYON M J; SACHARUK E; SCHOONOVER M J; SONI D; THOMPSON R H
Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20020154751	A1	20021024	US 2000241461	P	20001018	200373 B
			US 20017637	A	20011018	

Priority Applications (no., kind, date): US 2000241461 P 20001018;
 US
 20017637 A 20011018

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020154751	A1	EN	20	8	Related to Provisional US 2000241461

Class Codes

International Classification (+ Attributes)

IPC + Level	Value	Position	Status	Version
G06Q	-0010/00...			
G06Q	-0010/00...			

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...the service plans on the list for the client communication device based on the determined average usage; and generating a recommendation report including at least a portion of the service plans on the list arranged in order of calculated plan cost.

^ 7/3,K/21 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013475695 - Drawing available

WPI ACC NO: 2003-567486/200353

Related WPI Acc No: 2001-432318; 2001-521040; 2002-238045; 2002-371130;

2005-675655; 2006-099443; 2007-649574; 2008-G50950

XRPX Acc No: N2003-451155

Optimal wireless communication service plan determination method e.g. for

cellular service plan, involves selecting rate plan that would save subscriber telecommunication cost relative to current rate plan

Patent Assignee: TRAQ WIRELESS INC (TRAQ-N)

Inventor: GONZALES J; MARSH W

Patent Family (2 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20030083968	A1	20030501	US 2000230846	P	20000907	200353 B
			US 2001760315	A	20010111	
US 6813488	B2	20041102	US 2001760315	A	20010111	200472 E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US
2001760315 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030083968	A1	EN	68	41	Related to Provisional US 2000230846

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0030/00...

G06Q-0030/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider.

...

...least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider.

Claims:

...determining at least one proposed rate plan from the at least one other rate plan of at least one telecommunication service provider that would save the subscriber telecommunication costs relative to the current rate plan.

...

...determining at least one proposed rate plan from the at least one other rate plan of at least one telecommunication service provider that would save the subscriber telecommunication costs relative to the current rate plan; wherein the step of determining the cost of the current rate plan comprises the steps of: determining a telephone number from where a call is made; determining a zip code associated with the telephone number; determining a license code associated with the zip code; and determining a charge for the call associated with the license code.

^ 7/3,K/22 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2010 Thomson Reuters. All rts. reserv.

0012899861 - Drawing available

WPI ACC NO: 2002-759461/200282

XRPX Acc No: N2002-598014

Service provider rate plain information analysis system for internet service, has analysis engine that analyze user and service provider information to generate saving suggestion based on rate information and

other user preference

Patent Assignee: GATTO J G (GATT-I); KENDE M (KEND-I); MACDONALD R C (MACD-I)

Inventor: GATTO J G; KENDE M; MACDONALD R C

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20020120540	A1	20020829	US 2000250834	P	20001201	200282 B
			US 2001997273	A	20011130	

Priority Applications (no., kind, date): US 2000250834 P 20001201; US

2001997273 A 20011130

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020120540	A1	EN	14	3	Related to Provisional US 2000250834

Alerting Abstract ...information associated with multiple service providers. An analysis engine module analyzes the user and service provider information to generate the saving suggestions based on rate information and other user preference.

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0030/00...

G06Q-0030/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...service providers; and an analysis engine module for analyzing user information and service provider information to generate one or more savings suggestions base on rate information and at least one other user preference.

^ 7/3,K/23 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012426235 - Drawing available

WPI ACC NO: 2002-371130/200240

Related WPI Acc No: 2001-432318; 2001-521040; 2002-238045; 2003-567486;

2005-675655; 2006-099443; 2007-649574; 2008-G50950

XRPX Acc No: N2002-289987

Optimal communication service plans determination method for wireless communication system, involves proposing new rate plan based on usage details table and call details table relevant to telecommunication service

Patent Assignee: TRAQ WIRELESS INC (TRAQ-N); TRAG WIRELESS INC (TRAG-N)

Inventor: GONZALES J; LANGWORTHY D; MARSH W

Patent Family (2 patents, 1 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update	
US 20020026341	A1	20020228	US 2000230846	P	20000907	200240	B
			US 2001758824	A	20010111		
US 7072639	B2	20060704	US 2001758824	A	20010111	200644	E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US

2001758824 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020026341	A1	EN	22	41	Related to Provisional US 2000230846

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00...

G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider.

...

...least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider. >

Claims:

...and determining at least one proposed rate plan from the at least one rate plan of at least one telecommunication service provider that would save the subscriber telecommunication costs relative to the current rate plan.

...

...and determining at least one proposed rate plan from the at least one rate plan of at least one telecommunication service provider that would save the subscriber telecommunication costs relative to the current rate plan.

^ 7/3,K/25 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0010815534 - Drawing available

WPI ACC NO: 2001-432318/200146

Related WPI Acc No: 2001-521040; 2002-238045; 2002-371130; 2003-567486;

2005-675655; 2006-099443; 2007-649574; 2008-G50950

XRPX Acc No: N2001-320381

Method for analyzing wireless communication data for determining the optimal wireless communication service plan

Patent Assignee: TRAQ WIRELESS INC (TRAQ-N)

Inventor: GONZALES J; MARSH W; MERRITT J

Patent Family (2 patents, 1 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
US 20010007978	A1	20010712	US 2000230846	P	20000907	200146	B
			US 2001758815	A	20010111		
US 7184749	B2	20070227	US 2001758815	A	20010111	200718	E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US

2001758815 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010007978	A1	EN	67	41	Related to Provisional US 2000230846

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00...

G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...processed data in relation to a plurality of rate plans of a plurality

of telecommunications service providers, and determines at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan. A report of at least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider.

...

...processed data in relation to a plurality of rate plans of a plurality of telecommunications service providers, and determines at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan. A report of at least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider. >
Claims:

...the processed data in relation to a plurality of rate plans of a plurality of telecommunication service providers; determining at least one proposed rate plans that would save the subscriber telecommunication costs relative to the current rate plan; and producing a report of the at least one proposed rate plan to enable selection of a best telecommunication service provider and a best rate plan.

...

...profile record in relation to a plurality of other rate plans of a plurality of telecommunication service providers; determining at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan; and producing a report of the at least one proposed rate plan to enable selection of an alternative telecommunication service provider and rate plan; wherein the where calls are made and received parameter is defined by a home category or a roam category; wherein

B. Additional Resources Searched

Nothing of interest found.

II. Inventor Search Results from Dialog

~~ Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2010/Jan(Updated 100427)

(c) 2010 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-201019

(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20100506|UT=20100429

(c) 2010 WIPO/Thomson

File 350:Derwent WPIX 1963-2010/UD=201030

(c) 2010 Thomson Reuters

Set	Items	Description
S1	1	AU=KENDE M?
S2	444	AU=MACDONALD R?
S3	273	AU=GATTO J?
S4	716	S1 OR S2 OR S3
S5	1	S4 AND (SERVICE() (PROVIDER OR PROVIDERS)) (S) ((RATE OR PRICE
		OR PRICES OR PRICING OR COST OR COSTS) (2N) (PLAN OR PLANS
OR -		PROGRAM OR PROGRAMS OR SCHEDULE OR SCHEDULES)) (S) (ANALY?
OR E-		VALUAT? OR REVIEW? OR APPRAIS? OR ASSESS)

^ 5/3/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012899861 - Drawing available

WPI ACC NO: 2002-759461/200282

XRPX Acc No: N2002-598014

Service provider rate plain information analysis system for internet service, has analysis engine that analyze user and service provider information to generate saving suggestion based on rate information and

other user preference

Patent Assignee: GATTO J G (GATT-I); KENDE M (KEND-I); MACDONALD R C (MACD-I)

Inventor: GATTO J G; KENDE M; MACDONALD R C

Patent Family (1 patents, 1 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
US 20020120540	A1	20020829	US 2000250834	P	20001201	200282	B
			US 2001997273	A	20011130		

Priority Applications (no., kind, date): US 2000250834 P 20001201;
US
2001997273 A 20011130

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020120540	A1	EN	14	3	Related to Provisional US 2000250834

~~ Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2010/May W2
(c) 2010 The IET

File 9:Business & Industry(R) Jul/1994-2010/May 15
(c) 2010 Gale/Cengage

File 15:ABI/Inform(R) 1971-2010/May 15
(c) 2010 ProQuest Info&Learning

File 610:Business Wire 1999-2010/May 17
(c) 2010 Business Wire.

File 613:PR Newswire 1999-2010/May 17
(c) 2010 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2010/May 17
(c) 2010 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2010/May 14
(c) 2010 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

File 268:Banking Info Source 1981-2010/May W2
(c) 2010 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer

File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog

File 16:Gale Group PROMT(R) 1990-2010/May 14
(c) 2010 Gale/Cengage

File 148:Gale Group Trade & Industry DB 1976-2010/May 14
(c) 2010 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2010/Apr 07
(c) 2010 Gale/Cengage

File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 29
(c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Apr 13
(c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/May 17
(c) 2010 Dialog
File 35:Dissertation Abs Online 1861-2010/Apr
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/May 14
(c) 2010 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Mar
(c) 2010 The HW Wilson Co.
File 474:New York Times Abs 1969-2010/May 16
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/May 17
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 139:EconLit 1969-2010/Apr
(c) 2010 American Economic Association
File 256:TecTrends 1982-2010/May W2
(c) 2010 Info.Sources Inc. All rights res.

Set	Items	Description
S1	26	AU=(KENDE, M? OR KENDE M? OR KENDE(2N)M?)
S2	2891	AU=(MACDONALD, R? OR MACDONALD R? OR MACDONALD(2N)R?)
S3	60	AU=(GATTO, J? OR GATTO J? OR GATTO(2N)J?)
S4	2977	S1 OR S2 OR S3
S5	0	S4 AND (SERVICE() (PROVIDER OR PROVIDERS)) (S) ((RATE OR PRICE
OR -		OR PRICES OR PRICING OR COST OR COSTS) (2N) (PLAN OR PLANS
OR E-		PROGRAM OR PROGRAMS OR SCHEDULE OR SCHEDULES)) (S) (ANALY?
		VALUAT? OR REVIEW? OR APPRAIS? OR ASSESS)

III. Text Search Results from Dialog

A. Patent Files

-- Patent Literature:

Dialog files: 347,348,349,350

File 347:JAPIO Dec 1976-2010/Jan(Updated 100427)

(c) 2010 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-201019

(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20100506|UT=20100429

(c) 2010 WIPO/Thomson

File 350:Derwent WPIX 1963-2010/UD=201030

(c) 2010 Thomson Reuters

Set	Items	Description
S1	88082	(SERVICE() (PROVIDER OR PROVIDERS) OR (PROVIDE? ? OR PROVID- ING) (2W) (SERVICES OR SERVICES)) (S) (SUBSCRIBER OR SUBSCRIBERS - OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR CONSUMER OR - CONSUMERS OR PARTICIPANT OR PARTICIPANTS OR USER OR USERS OR - INDIVIDUAL OR INDIVIDUALS)
S2	1836	(RATE OR PRICE OR PRICES OR PRICING OR COST OR COSTS) (2N) (- PLAN OR PLANS OR PROGRAM OR PROGRAMS OR SCHEDULE OR SCHEDULES OR MATRIX OR MATRICES)
S3	5221	(SAVE OR SAVES OR SAVING OR SAVINGS OR LESS OR LEAST OR MI- NIM? OR RETAIN? OR KEEP OR PRESERV? OR CONSERV? OR ECONOMICAL? OR ECONOMIZ? OR SPARING) (5N) (SUGGEST? OR ADVIS? OR ADVICE OR PROPOS? OR OFFER? OR PRESCRIB? OR RECOMMEND? OR INDORS? OR RE- FER? ? OR REFERR?)
S4	74695	ANALY? OR EVALUAT? OR REVIEW? OR APPRAIS? OR ASSESS? OR CR- ITIQ? OR JUDG? OR DETERMIN? OR CALCULAT? OR FIGURE? ? OR FIGU- RING OR COMPUTE OR COMPUTED OR COMPUTING OR ASCERTAIN?
S5	35	S1(S) S2(S) S3(S) S4
S6	29	S5 AND IC=(G06F OR G06Q)

S7 25 S6 NOT (AD>2003 OR AY>2003)

7/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2010 European Patent Office. All rts. reserv.

01898247

Systems and methods for secure transaction management and electronic rights

protection

Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum

Schutz von elektronischen Rechten

Systemes et procedes pour gerer des transactions securisees et pour

proteger des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA

94085-3913, (US), (Proprietor designated states: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, Maryland 20705, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda, Maryland 20814, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, California 94530, (US)

Van Wie, David M., P.O. Box 5610, Eugene, OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery Lane,

GB-London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1531379 A2 050518 (Basic)

EP 1531379 A3 060222

EP 1531379 B1 090902

APPLICATION (CC, No, Date): EP 2004078195 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;

NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20090218 H EP

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 75

LANGUAGE (Publication,Procedural,Application): English; English;
English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200520	173
CLAIMS B	(English)	200936	1214
CLAIMS B	(German)	200936	1277
CLAIMS B	(French)	200936	1319
SPEC A	(English)	200520	167172
SPEC B	(English)	200936	12981
Total word count - document A			167372
Total word count - document B			16791
Total word count - documents A + B			184163

INTERNATIONAL PATENT CLASS (V7): G06F-001/00...

...G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level	Value	Position	Status	Version	Action	Source	Office:
G06F	-0021/00	A I F B	20060101	20090218	H	EP	

...SPECIFICATION host processor CPU 654 may provide storage, database, and

communications services. SPU 500 may provide cryptographic and secured

process execution **services**. Diverse control and execution structures supported by ROS 602 may require that processing of control

information occur within a controllable...1200 may be user dependent,

whereas MDEs 1202 may be user independent.

The component assembly example 690(k) shown in **Figure 11E** comprises a method core 1000', UDEs 1200a & 1200b, an MDE 1202, load modules 1100a-1100d, and a further component...

...component elements, subassemblies, etc.

Components within component assemblies 690 may be "reused" to form different component assemblies. As mentioned above, **figure 11F** is an abstract depiction of one example of the same components used for assembling component assembly 690(k) to...

...enhanced at any time to adapt to changing needs or requirements.

More Detailed Discussion of Rights Operating System 602 Architecture

Figure 12 shows an example of a detailed architecture of ROS 602 shown in **Figure 10**. ROS 602 may include a file system 687 that includes a commercial database manager 730 and external object

repositories...

...730 may maintain secure database 610. Object repository 728 may store,

provide access to, and/or maintain VDE objects 300.

Figure 12 also shows that ROS 602 may provide one or more SPEs 503 and/or one or more HPES 655...

...and schedule them to be executed by a processor on which ROS 602 runs

(e.g., CPU 654 shown in Figure 8). For example, Task manager 680b may include or be associated with a "bootstrap loader" that loads other

parts of...

...608. Memory manager 680a may manage allocation, deallocation, sharing

and/or use of memory (e.g., RAM 656 shown in Figure 8) of electronic appliance 600, and may for example provide virtual memory capabilities as required by an electronic appliance and...time information streams such as, for example, real time feed 694. The routing

performed by stream router 758 may be determined by routing tables 766. Buffering/storage 768 provides temporary store-and-forward, buffering and related services. Container manager 764 may...

...resemble, for example, the interface for a Unix socket in the preferred

embodiment. Each of the "OSI" interfaces shown in Figure 12 have the ability to communicate with object switch 734.

ROS 602 includes the following object switch service providers/resources...

...for example, automatically route VDE related electronic mail between

object switch 734 and the outside world electronic mail services.

External Services Manager 772 may interface to communications manager 776 through a Service Transport Layer 786. Service Transport Layer 786a may enable...

...using the service transport layer 786.

The characteristics of and interfaces to the various subsystems of ROS

680 shown in Figure 12 are described in more detail below.

RPC Manager 732 and Its RPC Services Interface

As discussed above, the basic...

...requesting services to an appropriate RPC service interface. In the preferred embodiment, upon receiving an RPC call, RPC manager 732 determines one or more service managers that are to service the request. RPC manager 732 then routes a service request to...

...underscore)id, BYTE *buffer)

This MOUNT interface call instructs a service to make a specific subservice ready. This may include services related to networking, communications, other system services, or external resources. The service(underscore)id and subservice(underscore)id parameters may...

...in response to RPC calls. In this example, SPE driver RSI 736a may translate RPC calls directed to control or ascertain information about SPE driver 736 into driver calls. SPE driver RSI 736a in conjunction with driver 736 may pass RPC...manager 752 is also connected

to secure database manager 744 to permit the name services manager 752 to

access name services records stored within secure database 610.

External Services Manager 772 & Services Transport Layer 786

The External Services Manager 772 provides...services without load module location and version control issues.

In the preferred embodiment, SPE RPC manager 550 first references a

service request against the RPC service table to determine the location of the service manager that may service the request.

The...of

secure management files 610. Participants that receive appropriate permissions can register their processes (e.g., specific budgets) with

summary services manager 560, which may then reserve protected memory space (e.g., within NVRAM 534b) and keep desired use and/or...

7/3,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01752676

Systems and methods for secure transaction management and electronic rights

protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und

elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de
protection

de droits electroniques

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PATENT (CC, No, Kind, Date): EP 1431864 A2 040623 (Basic)

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APPLICATION (CC, No, Date): EP 2004075701 960213;

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DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU;
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NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20080416 H EP

G06Q-0010/00 A I L B 20060101 20080416 H EP

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 77

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English

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CLAIMS A	(English)	200426	1450
CLAIMS B	(English)	200901	1605
CLAIMS B	(German)	200901	1497
CLAIMS B	(French)	200901	1788
SPEC A	(English)	200426	166929
SPEC B	(English)	200901	98177
Total word count - document A			168406

Total word count - document B 103067
Total word count - documents A + B 271473

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...G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20080416 H EP...

...G06Q-0010/00 A I L B 20060101 20080416 H EP

...SPECIFICATION 602.

Rights Operating System 602

Rights Operating System ("ROS") 602 in the preferred embodiment is
a

compact, secure, event-driven, ~~services~~-based, "component"
oriented, distributed multiprocessing operating system environment
that

integrates VDE information security control information, components
and

protocols with traditional...shows an example of this. Other calls
invoking VDE functions 604 may be passed directly without
translation by
redirector 684.

Referring again to Figure 10, ROS 620 may also include an
"interceptor" 692 that transmits and/or receives one or more...784
to,

for example, automatically route VDE related electronic mail between
object switch 734 and the outside world electronic mail ~~services~~.

External Services Manager 772 may interface to communications
manager 776

through a Service Transport Layer 786. Service Transport Layer
786a...

...component 686 to provide a transition between system and user
space.

Secure Database Service Manager ("SDSM") 744

There are at ~~least~~ two ways that may be used for managing secure
database 600:

C a commercial database approach, and

C a site...tasks and subtasks. It corresponds to a chunk of code
and

associated references that "fits" within the secure execution
environment

provided by SPU 500. In the preferred embodiment, it contains a list of references to shared data elements (e.g., load...

7/3,K/3 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00984062 **Image available**

IMAGE PRINTING APPARATUS INCLUDING A MICROCONTROLLER
APPAREIL D'IMPRESSION D'IMAGES COMPRENANT UNE MICRO-UNITE DE COMMANDE
Patent Applicant/Assignee:

SILVERBROOK RESEARCH PTY LTD, 393 Darling Street, Balmain, New South
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200313858 A1 20030220 (WO 0313858)
Application: WO 2002AU920 20020709 (PCT/WO AU0200920)
Priority Application: US 2001922275 20010806

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG
SI

SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE
SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 140412

...International Patent Class (v7): G06F-003/12

Fulltext Availability:

Detailed Description

Detailed Description

... for the cutting of photographs 8 from print roll 42.

11. Half-toning of the image data for printing.

12. Providing the print data to a print-head 44 at the appropriate times.

13. Controlling the print head 44.

14. Controlling...built in 6" wafer fabs, and economics may not allow a

conversion to 12" fabs. Therefore, the difference in fabrication cost between CCD's and CMOS imagers is likely to increase, progressively favoring CMOS imagers. However, at present, a CCD is...as

shown requires a total of 30 multiply/accumulates. The times taken for

the lookups are 1 cycle during the calculation of L, 4 cycles for the specular contribution, and 2 sets of 4 cycle lookups in the cone/penumbra calculation.

With bump:aaR

When a Spotlight is applied to an image with an associated a bump-map,

calculation of N...

7/3,K/4 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00933152 **Image available**

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM

FOR RENTAL VEHICLE SERVICES

SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,

FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200267175 A2 20020829 (WO 0267175)

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Priority Application: US 2000694050 20001020

Parent Application/Grant:

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
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Fulltext Word Count: 243912

Main International Patent Class (v7): ~~G06F~~-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... a program start request. Prestart jobs are different from other jobs
because they use prestart job entries to determine which program, class, and storage pool to use when they are started. Within a prestart job entry,, you must specify attributes at...the ARM!
Development Department. It is currently used by the ARMS Unpackage transaction from Transmission Envelope (AM0020VI and AM0021V1)
programs, along with B ARMS Package Transmission Envelope (AM0120, AM0150, AM0151) programs along with B Financial Systems' AS Account schedules /JOB...

7/3,K/5 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806389

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE

AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPÉE, ET GESTION PROACTIVE AU COURS DE

LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAÎNE

D'APPROVISIONNEMENT RESEAUTÉE

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Patent and Priority Information (Country, Number, Date):
Patent: WO 200139082 A2 20010531 (WO 0139082)
Application: WO 2000US32228 20001122 (PCT/WO US0032228)
Priority Application: US 99447625 19991122; US 99444889 19991122
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AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH
GM
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
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Fulltext Word Count: 152479

Main International Patent Class (v7): G06F-017/16

Fulltext Availability:
Detailed Description

Detailed Description

... object to represent just about any logically separable matters,
OOP

allows the software developer to design and implement a computer
program that is a model of some aspects of reality, whether that
reality is a physical entity, a process, a system...to turn this
procedural programming arrangement inside out. These interfaces
allow the

user, rather than program logic, to drive the **program** and decide
when certain actions should be performed. Today, most personal
computer

software accomplishes this by means of an event...

...according to actions that the user performs. The programmer no
longer

determines the order in which events occur. Instead, a **program** is
divided into separate pieces that are called at unpredictable times
and

in an unpredictable order. By relinquishing control in...level of
service, determined in step 4704, to determine where the current
level

of service is in relation to the ~~minimum~~ level service which needs to be provided to subscribers.

In an alarm step 4710, the Proactive Tlireshold Manager provides an...54,
one embodiment of the electronic commerce component of the present invention is provided for allowing purchase of products and ~~services~~ via a display catalog. The display catalog may display linkable pictures, such as visual representations of products for sale.
The...

7/3,K/6 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE
ENVIRONMENT AND

METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN
ENVIRONNEMENT

DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

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AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI
GB

GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
MK

MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN

YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Availability:

Detailed Description

Detailed Description

... to access these services, but the access networks will all use a common "New Core" network and its capabilities. The services will be interoperable across various access technologies, and users will freely use services that cross many access technologies, e.g...that the

launch is successfully executed.

67

These include entry and exit criteria for network creation, KPIs for quality management, program planning and management tool-kits.

Service Consolidation and Optimization

As the network operator moves into operating and maintaining the "NGN...

the customer. An additional aim is to collect money due the service provider in a professional and customer supportive manner.

Figure 26 is a flowchart illustrating an Invoice and Collections Process in accordance with a preferred embodiment. First, in step 2600...

...customized rules

database. Utilizing an expert system for the tailored capabilities of

each customer, the event driver, collector and manager analyze notification events generated by the system. When a notification event is

received the system analyzes the event and uses it to identify the customer. The notification event is also used to credit the customer if

...

...generating the

74

notification event, the customer is also able to notify the provider directly should such an event occur.

Figure 27 is a flowchart illustrating media communication over the hybrid network of the present invention. When a customer initiates a...

7/3,K/7 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806383
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT
DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN
ENVIRONMENT
AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION
ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE
DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE
RESEAU ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:

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Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

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ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA

MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ

UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Main International Patent Class (v7): ~~G06F~~-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Market Trial

Develop and launch a market trial that would measure and assess the
viability of the introduction of the **proposed** service.

Additionally, this trial validates the approach to transform
specific

parts of the infrastructure towards the "NGN" and "New
Core...monitoring.

Monitoring and reporting must

provide SP management and customers meaningful and timely
performance

information across the parameters of the **services** provided. The aim
is also to

69

manage service levels that meet specific SLA commitments and
standard

service commitments.

Figure...programs (also called computer control logic) are stored in
main

memory 2804 and/or the secondary memory 2806. Such computer
programs, when executed, enable the computer

77

Another embodiment is directed to a computer program product
comprising a

computer readable medium...

7/3,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A
PLURALITY OF

MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT
VIA A

MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE
ENTRE UNE

PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET
GESTION

D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE

Patent Applicant/Assignee:

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Legal Representative:

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1400

Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

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Priority Application: US 99444773 19991122; US 99444798 19991122

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ
EE

ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV

MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT

TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Availability:

Detailed Description

Detailed Description

... Call waiting, Call forwarding, Conference calling, Call rejection),
enhanced call routing, Number Portability, Calling Card Services, and
Audio delivered Information **Services** (e.g. travel, stocks and weather).
These IN capabilities are enabled by devices such as SCP, STP, SSP and
EIP...frame relay and IP data networks). These data networks share the
same SONET based backbone with the PSTN network. The **services** on the PSTN and the data networks are very distinct and non-interoperable
(example: voice versus web access).

With the...

...services that are built entirely on the NGN components which is provide
feature rich multimedia (voice, video, data) based communication **services** as well as enabling many E-Commerce services enabled by IP technologies. These components (described later in detail) include directories...

...enable services like integrated messaging, multimedia conversations,
on-demand multi-point conference, enhanced security & authentication,
various classes of media transport **services**, numerous automations in electronic internet commerce activities e.g. banking, shopping, customer care, education, etc. As the NGN matures third...onto every rules database on the NGN to ensure that the user would not be denied
access to features and **services** which the user typically subscribed. Obviously, storing or replicating this data and then managing
synchronicity over a worldwide network would...the wireless PSTN access
infrastructure will also migrate to connect to "NGN" and "New Core" to
provide wireless PSTN access **services** while utilizing new capabilities in the "NGN" and the "New Core". There will also be innovations in the wireless end...Data Management 1300 generating billing
events, the present invention also uses a Customer Interface Management

process 132, as shown in **Figure** 15, to directly interact with customers and translate customer requests and inquiries into appropriate "events" such as, the creation of...

...given direct access to service management systems, this process assures consistency of image across systems,, and security to prevent a customer from harming their network or those of other customers. The aim is to provide meaningful and timely customer contact experiences...

7/3,K/9 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784143

SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR LOAD BALANCING REQUESTS AMONG

SERVERS

SYSTEME, PROCEDE ET ARTICLE POUR EQUILIBREUR DE CHARGE DANS UN

ENVIRONNEMENT DE STRUCTURES DE SERVICES

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Inventor(s):

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Legal Representative:

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Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US24236 20000831 (PCT/WO US0024236)

Priority Application: US 99387576 19990831

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ
EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM

TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Availability:

Detailed Description

Detailed Description

... which generally needs to be updated for specific browsers.

However,

helper applications are still operating system dependent.

Java applet - a **program** written in Java that runs within or is
launched from the client's browser.

This program is loaded into the...message interface between the
systems

might be acceptable.

26. Selective Printing: It would be desirable for the report
architecture

to **provide** users with the ability to print only selected pages or
sections of the report. This should reduce paper usage, while...

development will be a dominant method of application development in
the

years to come.. They say that "by 2001, at **least** 60 percent of all
new applications development will be based on assemblies of
componentware, increasing speed to market and the...add new
customers, a

customer's buying habits (although this might belong in a Customer
Account component), and rules for **determining** if a customer is
preferred. Entities themselves can be physical or conceptual.

For example, customers and products are physical-you...

...controls the flow of a business process. For example, in the utility industry, a Billing component would process customer, product, pricing, and usage information into a bill. Sometimes one will find an entity associated with the process-in this case, a...issues that are somewhat controversial within the component and object community.

"at is the role of components in net-centric computing?
Physical components play a critical role in net-centric computing because they can be distributed, as encapsulated units of executable software, throughout a heterogeneous environment such as the Internet.
They...

7/3,K/10 (Item 8 from file: 349)
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00784137
SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DISTRIBUTED GARBAGE

COLLECTION IN ENVIRONMENT SERVICES PATTERNS
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION EN MATIERE DE RECUPERATION

D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT
Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6416 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116729 A2-A3 20010308 (WO 0116729)

Application: WO 2000US24238 20000831 (PCT/WO US0024238)

Priority Application: US 99386435 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ
EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 150959

Main International Patent Class (v7): G06F-009/44

International Patent Class (v7): G06F-009/46

Fulltext Availability:

Detailed Description

Detailed Description

... application is up to the reader. When presenting technology
architecture information to clients, focus on the business
capabilities
that are ~~offered~~ by technologies rather than just on definitions
for what is client/server or what is Netcentric technology.
Delivery vehicle matrix...or it can be better printed in batch.

Related Patterns

For more detailed information about component based batch design
patterns, ~~refer~~ also to the Batch patterns in the Patterns section.

Base Services Patterns Overview

Abstraction Facto

Batch Job

BUW - Batch Unit...why you should be promoted. This

237

essay and your personnel file must be routed to numerous individuals
who

must ~~review~~ the material and approve your promotion. Workflow
services coordinate the collection and routing of your essay and
your
personnel file.

The business processes can be of a repetitive nature, eg
automatically
routing and controlling the ~~review~~ of a work plan through the

approval stages. These are called production workflows.

Conversely it can be an ad hoc...

...processes are predefined, whereas ad hoc workflows are created only for

a specific nonrecurrent situation. Often it is difficult to **determine** how much ad hoc functionality that needs to be provided.

An overly strict production workflow may not support necessary special when.

Rule Management Services support the routing of workflow activities by

providing the intelligence necessary to **determine** which routes are appropriate given the state of a given process and knowledge of the organization's workflow processing rules...

...Management

These services provide access to the workflow queues which are used to

schedule work. In order to perform workload **analysis** or to create

"to do lists" for users, an application may query these queues based on

various criteria (a business...

...needed activity automatically for the user in anticipation of the next

task.

Do integration issues exist?

It is important to **determine** how well the workflow system integrates with host-based hardware, system software, database management

systems, and communication networks. Examples of...

...versus Database-based.

What is the nature of the workflow?

How an organization approaches the management of its workflow will **determine** which transaction rates and thousands of documents in which the rules for a certain document can be defined for most...

...their function within the group.

What is the relationship between the workflow and imaging components?

It may be important to **determine** whether or not the products work

routing function is integrated and inseparable from document storage and retrieval functions.

What are...

7/3,K/11 (Item 9 from file: 349)
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00784124
SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A

TRANSACTION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE

REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th floor,

2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116704 A2-A3 20010308 (WO 0116704)

Application: WO 2000US24082 20000831 (PCT/WO US0024082)

Priority Application: US 99386715 19990831

Designated States:

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AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM

HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX

NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 150733

Main International Patent Class (v7): G06F-009/46
Fulltext Availability:
Detailed Description

Detailed Description

... process of developing computer software using objects, including the

steps of analyzing the problem, designing the system, and constructing

the **program**. An object is a software package that contains both data and a collection of related structures and procedures.

Since it...IT solution's reliability and maintainability.

One key challenge for today's IT managers is the need for change.

Architectures **provide** a basic framework for major change initiatives. Clients' core business is performed by strategic applications that will most likely require...however each of these techniques include, although perhaps not by name, the concepts of.

Interface, Application Logic, and Data Abstraction. **Figure 33** depicts the various components of the Business Logic portion of the Netcentric Architecture Framework.

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Interface Logic (3302)

Interface...

7/3,K/12 (Item 10 from file: 349)
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00777016

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA
IN AN

E-COMMERCE BASED TECHNICAL ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES
DANS UNE

ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page
Mill

Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109751 A2 20010208 (WO 0109751)

Application: WO 2000US20546 20000728 (PCT/WO US0020546)

Priority Application: US 99364535 19990730

Designated States:

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applications

prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI
GB

GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
MK

MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 124205

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Claim

... may validate the user via RADIUS, and either allow or deny the
traffic

based on the RADIUS server response.

504

Figure 129 illustrates an Intemetworking Gateway with Partner
collaboration on Internet Development. The ACME company 12900 is
developing an Internet application...

...network circuits are active and available

Configure routers

Ensure inte ity of router configurations

gn

- * Configure DNS systems
 - Collect and **analyze** capacity and utilization statistics
 - Maintain relationship and contacts with Internet Service Provider
- Configuration Management
 - Configuration and security management should consist of the following responsibilities:
 - Manage **user** ID process
 - Administer the firewall policy database
 - Create, **evaluate** and distribute reports of firewall activities
 - 9 Develop tools to collect and **analyze** firewall statistics for capacity planning
 - Interface with vendor to resolve firewall software issues
 - Install and test all software releases
 - Perform **analysis** of firewall and DNS server logs
 - Perform quality assurance and regression testing
 - Security Management
 - Confirm that firewall operations conform to security policy
 - Develop tools to collect and **analyze** firewall statistics for intrusion detection
 - 0 Provide leadership in incident response situations
 - Provide security expertise in **analysis** of service requests
 - Perform **analysis** and approval for non-standard service requests
- Server Security
 - 506

This portion of the description lists recommended practices for a...for use by those traveling and visiting an office location. Original ID's should still be created for each print **user** and those ID's should only be placed in the printing group. The account is only to be used for

...

7/3,K/13 (Item 11 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00776255 **Image available**
 SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING AN ESTIMATE FOR A FINANCIAL SERVICE
 SYSTÈME ET PROCÉDÉ PERMETTANT DE FOURNIR ÉLECTRONIQUEMENT UNE ESTIMATION RELATIVE À UN SERVICE FINANCIER

Patent Applicant/Assignee:

ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US,
US

(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US

Legal Representative:

YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino
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Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109811 A1 20010208 (WO 0109811)

Application: WO 2000US21181 20000802 (PCT/WO US0021181)

Priority Application: US 99146964 19990803; US 99146958 19990803; US
99146957 19990803; US 99146948 19990803; US 99146959 19990803; US
99146966 19990803; US 99146949 19990803

Designated States:

(Protection type is "patent" unless otherwise stated - for
applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI
GB

GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7592

Main International Patent Class (v7): G06F-019/00

Fulltext Availability:

Detailed Description

Claims

Claim

... herein by reference for all purposes.

FIELD OF THE INVENTION

The present invention relates to a system and method for providing
financial services.

BACKGROUND OF THE INVENTION

Regulations for financial services, such as insurance, can be very complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the insurance industry, have adopted a procedure that typically requires the financial

3

service provider to reestablish the financial service system for each regulatory area. For example, in the insurance industry, each state has its...

...the various regulations, insurance companies typically create a separate process for each insurance type in each state. Additionally, a new pricing program is typically prepared for each insurance type in each state. This multiple duplication of establishing programs typically results in extremely...

...costs, inefficiencies, duplication of effort, and high labor costs. It

would be desirable to have a system and method for providing financial services in an efficient and less costly manner. The present invention addresses such a need.

SUMMARY OF THE INVENTION

The present invention relates to a system and method for providing financial services. According to an embodiment of the present invention, a financial service, such as insurance, may be provided through the use...

...financial service.

FIG. 8 is a flow diagram of a method according to an embodiment of the

present invention for calculating a net factor in conjunction with providing a financial service.

FIG. 9 shows an example of questions that may be asked of a potential

customer who is interested in obtaining an auto insurance quote according to an embodiment of the present invention. FIGS. I OA... carrying out the processing of the present invention. Computer system

100, made up of various subsystems described below, includes at least one microprocessor subsystem (also referred to as a central processing unit, or CPU, 102). That is, CPU 102 can be implemented by a single-chip...

...pointing device 106 may be a mouse, stylus, track ball, or tablet, and

is useful for interacting with a graphical **user** interface. The network interface I 1 6 allows CPU 102 to be coupled to another computer,

computer network, or telecommunications...a financial service. Data related to a financial service, such as insurance, is provided (step 200), typically by a potential **customer** or a company administrator.

A module associated with the provided data is then selected (step 202).

Modules, as defined herein...

...the make of the person's car. Further details of modules will later be

discussed in conjunction with the remaining **figures**, particularly FIG. 5. Once a module associated with the data 1 5 has been selected (step 202), then the selected...

7/3,K/14 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776254 **Image available**
SYSTEM AND METHOD FOR ELECTRONICALLY CREATING A NEW FINANCIAL SERVICE

PRODUCT
SYSTEME ET PROCEDE DE CREATION ELECTRONIQUE D'UN NOUVEAU PRODUIT DE SERVICE

FINANCIER
Patent Applicant/Assignee:
ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US,
US

(Residence), US (Nationality)
Inventor(s):
DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US
Legal Representative:

YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino Real,
Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):
Patent: WO 200109810 A1 20010208 (WO 0109810)
Application: WO 2000US21180 20000802 (PCT/WO US0021180)
Priority Application: US 99146949 19990803; US 99146959 19990803; US
99146966 19990803; US 99146958 19990803; US 99146964 19990803; US
99146957 19990803; US 99146948 19990803

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB

GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 8332

Main International Patent Class (v7): ~~G06F~~-019/00

Fulltext Availability:

Detailed Description

Claims

Claim

... herein by reference for all purposes,

FIELD OF THE INVENTION

The present invention relates to a system and method for providing financial services.

BACKGROUND OF THE INVENTION

Regulations for financial services, such as insurance, can be very complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the insurance

industry, have adopted a procedure that typically requires the financial

3

service provider to reestablish the financial service system for each regulatory area. For example, in the insurance industry, each state has its...

...the various regulations, insurance companies typically create a separate

process for each insurance type in each state. Additionally, a new pricing program is typically prepared for each insurance type

in each state. This multiple duplication of establishing programs typically results in extremely...

...costs, inefficiencies, duplication of effort, and high labor costs. It

would be desirable to have a system and method for providing financial services in an efficient and less costly manner. The present invention addresses such a need.

SUMMARY OF THE INVENTION

The present invention relates to a system and method for providing financial services. According to an embodiment of the present invention, a financial service, such as insurance, may be provided through the use...

...financial service.

FIG. 8 is a flow diagram of a method according to an embodiment of the

present invention for calculating a net factor in conjunction with providing a financial service.

FIG. 9 shows an example of questions that may be asked of a potential

customer who is interested in obtaining an auto insurance quote according to an embodiment of the present invention.

FIGS...financial

service product according to an embodiment of the present invention. 6

FIG. 13 shows an example of a graphical user interface that may be used to create a new product according to an embodiment of the present

invention. FIG. 14...

...out the processing of the present invention. Computer system 100, made

up of various subsystems described below, includes at least one microprocessor subsystem (also referred to as a central processing unit, or CPU, 102). That is, CPU 102 can be implemented by a single-chip

...

...pointing device 106 may be a mouse, stylus, track ball, or tablet, and

is useful for interacting with a graphical user interface. The network interface 116 allows CPU 102 to be coupled to another computer,

computer network, or telecommunications...a financial service. Data related to a financial service, such as insurance, is provided (step 200), typically by a potential customer or a company administrator.

A module associated with the provided data is then selected (step 202).

Modules, as defined herein...

...the make of the person's car. Further details of modules will later be

discussed in conjunction with the remaining figures, particularly FIG. 5. Once a module associated with the data has been selected (step 202), then the selected module is...

...quote request is received (step 300). For example, the quote request may

be sent via the Internet by a potential customer interested in a financial service product. Once the quote request is received, an underwriting decision is then performed (step 302). The underwriting

decision may be a preliminary decision determining whether this potential customer qualifies for an initial quote for the financial service product. For example, a potential customer requesting a quote may provide information to help determine the underwriting decision. If the potential customer requests a quote for car insurance but it is determined that he is too high of a risk based on his driver's record, the requested quote may simply be refused. Accordingly, time and resources are not wasted in determining and describing a product that will eventually not be offered to the potential

customer. Further details of the underwriting decision performed in step 302 will later be discussed in 1 5 conjunction with FIGs...

...is performed (step 304). Modules may be used to perform the quote generation to return quote information to the potential customer requesting the quote. Further details of the generation of the quote are

later discussed in conjunction with FIGS 4A - 4B.

Thereafter, billing and detailed information may be obtained from the

potential customer (step 306). Validation and verification of the information provided

by the potential customer may also be performed (step 308). For example,

12

verification of the driver's record which was provided by the potential

customer may be independently verified. Closing functions may also be performed (step 310). Closing functions may include any remaining...

...of a table of collections 640; and FIG. 6F is an example of a table of

meta collections 650. These figures are herein described together.

In the example shown in FIGs. 4A - 4B, a potential customer logs onto a web site providing a financial service (step 400). The

potential

customer then requests a financial service application, such as an application for a particular type of insurance in a particular state (step 402).

Examples of information that a potential customer may be requested to

provide in conjunction with the request for an application are shown in

FIG. 9. FIG. 9 is an example of questions that may be asked of a potential customer who is interested in obtaining an auto insurance quote. Examples of questions include name, gender, marital status,

years

as a...

7/3,K/15 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00776246 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE USING

COLLECTIONS INCLUDING MODULES

SYSTEME ET PROCEDE PERMETTANT DE FOURNIR UN SERVICE FINANCIER A L'AIDE DE

COLLECTIONS COMPRENANT DES MODULES

Patent Applicant/Assignee:

ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US, US

(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US

Legal Representative:

YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino Real,

Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109802 A1 20010208 (WO 0109802)

Application: WO 2000US21235 20000802 (PCT/WO US0021235)

Priority Application: US 99146948 19990803; US 99146958 19990803; US 99146964 19990803; US 99146957 19990803; US 99146959 19990803; US

99146966 19990803; US 99146949 19990803

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AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB

GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Claim

... herein by reference for all purposes.

FIELD OF THE INVENTION

The present invention relates to a system and method for providing financial services.

BACKGROUND OF THE INVENTION

Regulations for financial services, such as insurance, can be very complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the

3

insurance industry, have adopted a procedure that typically requires the

financial service provider to reestablish the financial service system for each regulatory area. For example, in the insurance

industry, each state has its...

...regulations, insurance companies typically create I 0 a separate process

for each insurance type in each state. Additionally, a new pricing

program is typically prepared for each insurance type in each state. This multiple duplication of establishing programs typically results in extremely...

...present invention addresses such a need.

SUMMARY OF THE INVENTION

The present invention relates to a system and method for providing financial services. According to an embodiment of the present invention, a financial service, such as insurance, may be provided through the use...

...financial service.

FIG. 8 is a flow diagram of a method according to an embodiment of the

present invention for calculating a net factor in conjunction with providing a financial service.

FIG. 9 shows an example of questions that may be asked of a potential

customer who is interested in obtaining an auto insurance quote according to an embodiment of the present invention. FIGS. 1

OA...the

processing of the present invention. Computer system I 00, made up of

various 5 subsystems described below, includes at least one microprocessor subsystem (also referred to as a central processing unit, or CPU, 102). That is, CPU 102 can be implemented by a single-chip

...

...pointing device 106 may be a mouse, stylus, track ball, or tablet, and

is useful for interacting with a graphical user interface. The network interface II 6 allows CPU 102 to be coupled to another computer,

computer network, or telecommunications network...a financial service.

Data related to a financial service, such as insurance, is provided (step

200), typically by a potential customer or a I 0 company administrator. A module associated with the provided data is then selected (step 202). Modules, as...

...the make of the person's car. Further details of modules will later be

discussed in conjunction with the remaining figures, particularly FIG. 5. Once a module associated with the data has been selected (step

202), then the selected module is...

...quote request is received (step 300). For example, the quote request may

be sent via the Internet by a potential **customer** interested in a financial service product.

I I

Once the quote request is received, an underwriting decision is then performed (step 302). The underwriting decision may be a preliminary decision **determining** whether this potential **customer** qualifies for an initial quote for the financial service product.

For

example, a potential **customer** requesting a quote may provide information to help **determine** the underwriting decision. If the potential **customer** requests a quote for car insurance but it is **determined** that he is too high of a risk based on his driver's record, the requested quote may simply be refused. Accordingly, time

and

resources are not wasted in **determining** and describing a product that will eventually not be offered to the potential **customer**.

Further details of the underwriting decision performed in step 302 will

later be discussed in conjunction with FIGs. 4A - 4B...

...is performed (step 304). Modules may be used to perform the quote generation to return quote information to the potential **customer** requesting the quote. Further details of the generation of the quote are

later discussed in conjunction with FIGS 4A - 4B.

Thereafter, billing and detailed information may be obtained from the

potential **customer** (step 306). Validation and verification of the information provided

by the potential **customer** may also be performed (step 308). For example,

verification of the driver's record which was provided by the potential

customer may be independently verified. Closing functions may also be performed (step 310). Closing functions may include any remaining...

7/3,K/16 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776244 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY REVISING A FINANCIAL SERVICE
PRODUCT

SYSTEME ET PROCEDE DE REVISION ELECTRONIQUE D'UN PRODUIT DE
SERVICE

FINANCIER

Patent Applicant/Assignee:

ECOVERAGE INC, 1020 Mariposa Street, #1, San Francisco, CA 94107,
US, US

(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US

Legal Representative:

YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino
Real,

Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109800 A1 20010208 (WO 0109800)

Application: WO 2000US21220 20000802 (PCT/WO US0021220)

Priority Application: US 99146959 19990803; US 99146966 19990803; US
99146949 19990803; US 99146958 19990803; US 99146964 19990803; US
99146957 19990803; US 99146948 19990803

Designated States:

(Protection type is "patent" unless otherwise stated - for
applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI
GB

GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8830

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Claim

... herein by reference for all purposes.

FIELD OF THE INVENTION

The present invention relates to a system and method for providing financial services.

BACKGROUND OF THE INVENTION

Regulations for financial services, such as insurance, can be very complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the insurance

industry, have adopted a procedure that typically requires the financial

3

service provider to reestablish the financial service system for each regulatory area. For example, in the insurance industry, each

state has its...

...the various regulations, insurance companies typically create a separate

process for each insurance type in each state. Additionally, a new pricing I 0 program is typically prepared for each insurance type in each state. This multiple duplication of establishing programs

typically results in extremely...

...costs, inefficiencies, duplication of effort, and high labor costs. It

would be desirable to have a system and method for providing financial services in an efficient and less costly manner. The present invention addresses such a need.

SUMMARY OF THE INVENTION

The present invention relates to a system and method for providing financial services. According to an embodiment of the present invention, a financial service, such as insurance, may be provided through the use...

...financial service.

FIG. 8 is a flow diagram of a method according to an embodiment of the

present invention for calculating a net factor in conjunction with providing a financial service.

FIG. 9 shows an example of questions that may be asked of a potential

customer who is interested in obtaining an auto insurance quote according to an embodiment of the present invention. FIGS. 10A... according to an embodiment of the

present invention for revising a module. FIG. 13 illustrates an example of a graphical **user** interface during the revision of a module. FIG. 14 shows another graphical **user** interface showing an example of 1 5 revising a module. FIG. 15 is another example of a graphical **user** interface that can be used for creating a revision of a module or collection.

DESCRIPTION OF SPECIFIC EMBODIMENTS

The following...

...carrying out the processing of the present invention. Computer system

100, made up of various subsystems described below, includes at least one microprocessor subsystem (also referred to as a central processing unit, or CPU, 102). That is, CPU 102 can be implemented by a single-chip...

...pointing device 106 may be a mouse, stylus, track ball, or tablet, and

is useftil for interacting with a graphical **user** interface. The network interface 1 1 6 allows CPU 102 to be coupled to another computer,

computer network, or telecommunications...a financial service. Data related to a financial service, such as insurance 9is provided (step 200), typically by a potential **customer** or a company administrator. A module associated with the provided data is then selected (step 202).

Modules, as defined herein...

...the make of the person's car. Further details of modules will later be

discussed in conjunction with the remaining **figures**, particularly FIG. 5. Once a module associated with the data has been selected (step

202), then the selected module is...

...quote request is received (step 300). For example, the quote request may

be sent via the Internet by a potential **customer** interested in a financial service product. Once the quote request is received, an underwriting decision is then performed (step 302). The underwriting decision may be a preliminary decision **determining** whether this potential **customer** qualifies for an initial quote for the financial service product. For example, a potential **customer** requesting a quote may provide

12

information to help **determine** the underwriting decision. If the

potential **customer** requests a quote for car insurance but it is **determined** that he is too high of a risk based on his driver's record, the requested quote may simply be refused. Accordingly, time and

resources are not wasted in **determining** and describing a product that will eventually not be offered to the potential **customer**.

Further details of the underwriting decision performed in step 302 will

later be discussed in conjunction with FIGs. 4A - 4B...

...is performed (step 304). Modules may be used to perform the quote generation to return quote information to the potential **customer** requesting the quote. Further details of the generation of the quote are

later discussed in conjunction with FIGS 4A - 4B.

Thereafter, billing and detailed information may be obtained from the

potential **customer** (step 306). Validation and verification of the information provided 1 5 by the potential **customer** may also be performed (step 308). For example, verification of the driver's record

which was provided by the potential **customer** may be independently verified. Closing functions may also be performed (step 3 1 0).

Closing

functions may include any remaining...

...of a table of collections 640; and FIG. 6F is an example of a table of

meta collections 650. These **figures** are herein described together.

In the example shown in FIGs. 4A - 4B, a potential **customer** logs onto a web site providing a financial service (step 400). The potential

customer then requests a financial service application, such as an application ...for a particular type of insurance in a particular state

(step 402). 1 0 Examples of information that a potential **customer** may be requested to provide in conjunction with the request for an application are shown in FIG. 9. FIG. 9 is an example of questions that

may be asked of a potential **customer** who is interested in obtaining an auto insurance quote. Examples of questions include name, gender, marital status, years as a...

7/3,K/17 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00776243 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY MANAGING FINANCIAL SERVICE CLAIMS
SYSTEME ET PROCEDE DESTINES A LA GESTION ELECTRONIQUE DE
RECLAMATIONS

RELATIVES A UN SERVICE FINANCIER

Patent Applicant/Assignee:

ECOVERAGE INC, 1020 Mariposa Street, #1, San Francisco, CA 94107,
US, US

(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US

Legal Representative:

YI Susan C, Ritter, Van Pelt & Yi LLP, 4906 El Camino Real, Suite
205,

Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109799 A1 20010208 (WO 0109799)

Application: WO 2000US21183 20000802 (PCT/WO US0021183)

Priority Application: US 99146966 19990803; US 99146959 19990803; US
99146949 19990803; US 99146958 19990803; US 99146964 19990803; US
99146957 19990803; US 99146948 19990803

Designated States:

(Protection type is "patent" unless otherwise stated - for
applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI
GB

GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8404

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Claim

... reference for all purposes.

FIELD OF THE INVENTION

1 5 The present invention relates to a system and method for providing financial services.

BACKGROUND OF THE INVENTION

Regulations for financial services, such as insurance, can be very complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the insurance

industry, have adopted a procedure that typically requires the financial

3

service provider to reestablish the financial service system for each regulatory area. For example, in the insurance industry, each

state has its...

...the various regulations, insurance companies typically create a separate

process for each insurance type in each state. Additionally, a new pricing program is typically prepared for each insurance type in each state. This multiple duplication of establishing programs typically results in extremely...

...costs, inefficiencies, duplication of effort, and high labor costs. It

would be desirable to have a system and method for providing financial services in an efficient and less costly manner. The present invention addresses such 1 5 a need.

SUMMARY OF THE INVENTION

The present invention relates to a system and method for providing financial services. According to an embodiment of the present invention, a financial service, such as insurance, may be provided through the use...

...financial service.

FIG. 8 is a flow diagram of a method according to an embodiment of the

present invention for calculating a net factor in conjunction with providing a financial service.

FIG. 9 shows an example of questions that may be asked of a potential

customer who is interested in obtaining an auto insurance quote according to an embodiment of the present invention. FIGS. 1

OA...out the

processing of the present invention. Computer system I 00, made up of various subsystems described below, includes at least one microprocessor subsystem (also referred to as a central processing unit, or CPU, 102). That is, CPU 102 can be implemented by a single-chip

...

...pointing device 106 may be a mouse, stylus, track ball, or tablet, and

is useful for interacting with a graphical user interface. The network interface 116 allows CPU 102 to be coupled to another computer,

computer network, or telecommunications network using...a financial service. Data related to a financial service, such as insurance, is provided (step 200), typically by a potential customer or a company administrator. A module associated with the provided data is then selected (step 202). Modules, as defined herein...

...the make of the person's car. Further details of modules will later be

discussed in conjunction with the remaining figures, particularly FIG. 5. Once a module associated with the data has been selected (step 202), then the selected module is...

...quote request is received (step 300). For example, the quote request may

be sent via the Internet by a potential customer interested in a financial service product. Once the quote request is received, an underwriting decision is then performed (step 302). The underwriting decision may be a preliminary decision determining whether this potential customer qualifies for an initial quote for the financial service product. For example, a potential customer requesting a quote may provide information to help determine the underwriting decision. If the potential customer requests a quote for car insurance but it is determined that he is too high of a risk based on his driver's record, the requested quote may simply be refused. Accordingly, time and resources are not wasted in determining and describing a product that will eventually not be offered to the potential

customer. Further details of the underwriting decision performed in step 302 will later be discussed in conjunction with FIGs. 4A - 4B...

...is performed (step 304). Modules may be used to perform the quote generation to return quote information to the potential customer

requesting the quote. Further details of the generation of the quote are

later discussed in conjunction with FIGS 4A - 4B.

Thereafter, billing and detailed information may be obtained from the

potential **customer** (step 306). Validation and verification of the information provided

by the potential **customer** may also be performed (step 308). For example,

12

verification of the driver's record which was provided by the potential

customer may be independently verified.

Closing functions may also be performed (step 310). Closing functions may include any remaining pending issues such as filling out forms to comply

...

...of a table of collections 640; and FIG. 6F is an example of a table of

meta collections 650. These **figures** are herein described together.

In the example shown in FIGs. 4A - 413, a potential **customer** logs onto a web site providing a financial service (step 400). The potential

customer then requests a financial service application, such as an application for a particular type of insurance in a particular state (step 402).

Examples of information that a potential **customer** may be requested to provide in conjunction with the request for an application are shown in

FIG. 9. FIG. 9 is an example of questions that may be asked of a potential **customer** who is interested in obtaining an auto insurance quote. Examples of questions include name, gender, marital status, years

as a...

7/3,K/18 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00776242 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING FINANCIAL SERVICES USING

MODULES

SYSTEME ET PROCEDE POUR FOURNIR ELECTRONIQUEMENT DES SERVICES
FINANCIERS AU

MOYEN DE MODULES

Patent Applicant/Assignee:

ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US,
US

(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US,

Legal Representative:

YI Susan C (agent), Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El
Camino

Real, Los Altos, CA 94022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109798 A1 20010208 (WO 0109798)

Application: WO 2000US21160 20000802 (PCT/WO US0021160)

Priority Application: US 99146958 19990803; US 99146964 19990803; US
99146957 19990803; US 99146948 19990803; US 99146959 19990803; US
99146966 19990803; US 99146949 19990803

Designated States:

(Protection type is "patent" unless otherwise stated - for
applications

prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI
GB

GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7397

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Claim

... herein by reference for all purposes.

FIELD OF THE INVENTION

The present invention relates to a system and method for providing financial services.

BACKGROUND OF THE INVENTION

Regulations for financial services, such as insurance, can be very complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the insurance

industry, have adopted a procedure that typically requires the financial

3

service provider to reestablish the financial service system for each regulatory area. For example, in the insurance industry, each

state has its...

...the various regulations, insurance companies typically create a separate

process for each insurance type in each state. Additionally, a new pricing I 0 program is typically prepared for each insurance type in each state. This multiple duplication of establishing programs

typically results in extremely...

...costs, inefficiencies, duplication of effort, and high labor costs. It

would be desirable to have a system and method for providing financial services in an efficient and less costly manner. The present invention addresses such a need.

SUMMARY OF THE INVENTION

The present invention relates to a system and method for providing financial services. According to an embodiment of the present invention, a financial service, such as insurance, may be provided through the use...

...financial service.

FIG. 8 is a flow diagram of a method according to an embodiment of the

present invention for calculating a net factor in connection with providing a financial service.

FIG. 9 shows an example of questions that may be asked of a potential

customer who is interested in obtaining an auto insurance quote according to an embodiment of the present invention. FIGS. I

OA...out the

processing of the present invention. Computer system 1 00, made up of

various subsystems described below, includes at least one microprocessor subsystem (also referred to as a central processing unit, or CPU, 102). That is, CPU 102 can be implemented by a single-chip

...

...pointing device 106 may be a mouse, stylus, track ball, or tablet, and

is useful for interacting with a graphical user interface. The network interface 116 allows CPU 102 to be coupled to another computer,

computer network, or telecommunications...a financial service. Data related to a financial service, such as insurance, is provided (step 200), typically by a potential customer or a company administrator. A module associated with the provided data is then selected (step 202).

Modules, as defined herein...

...the make of the person's car. Further details of modules will later be

discussed in conjunction with the remaining figures, particularly FIG. 5. Once a module associated with the data has been selected (step 202), then the selected module is...

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...and resources are not wasted in determining and describing a product

that will eventually not be offered to the potential customer.

Further details of the underwriting decision performed in step 302 will

later be discussed in conjunction with FIGs. 4A - 4B...

...is performed (step 304). Modules may be used to perform the quote generation to return quote information to the potential customer

requesting the quote. Further
12
details of the generation of the quote are later discussed in
conjunction
with FIGS 4A - 4B.
Thereafter, billing and detailed information may be obtained from
the
potential **customer** (step 306). Validation and verification of the
infori-nation provided
by the potential **customer** may also be performed (step 308). For
example,
verification of the driver's record which was provided by the
potential
customer may beindependentlyverified.
Closingfunctionsmayalsobeperformed(step310). Closing functions may
include any remaining pending issues such as filling out forms to
comply
with...

^ 7/3,K/19 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0013680208 - Drawing available
WPI ACC NO: 2003-776830/200373
XRPX Acc No: N2003-622452
Communication service plan recommendation creation method for cellular
telephone, involves calculating plan cost for service plans based on
average usage, and generating recommendation report with calculated
cost
Patent Assignee: BELL W (BELL-I); KENYON M J (KENY-I); SACHARUK E
(SACH-I); SCHOONOVER M J (SCHO-I); SONI D (SONI-I); THOMPSON R H
(THOM-I)
Inventor: BELL W; KENYON M J; SACHARUK E; SCHOONOVER M J; SONI D;
THOMPSON
R H
Patent Family (1 patents, 1 countries)
Patent
Number Kind Date Number Kind Date Update
US 20020154751 A1 20021024 US 2000241461 P 20001018 200373 B
US 20017637 A 20011018
Priority Applications (no., kind, date): US 2000241461 P 20001018;
US
20017637 A 20011018

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020154751	A1	EN	20	8	Related to Provisional US 2000241461

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00...

G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...the service plans on the list for the client communication device based

on the determined average usage; andgenerating a **recommendation** report including at **least a** portion of the service plans on the list arranged in order of **calculated plan cost**.

7/3,K/20 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013615819

WPI ACC NO: 2003-711164/200367

Related WPI Acc No: 2003-711163

XRPX Acc No: N2003-568723

Internet based healthcare service providing method e.g. for dental, optometrist, involves transmitting debit and credit for service provided to

customer, to credit card company of customer for service payment

Patent Assignee: KONINGSBERG A (KONI-I)

Inventor: KONINGSBERG A

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030154104	A1	20030814	US 200275033	A	20020212	200367 B
			US 2002307166	A	20021129	

Priority Applications (no., kind, date): US 200275033 A 20020212;
US

2002307166 A 20021129

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030154104	A1	EN	9	0	C-I-P of application US 200275033

Class Codes

International Classification (+ Attributes)

IPC + Level	Value	Position	Status	Version
G06Q	-0030/00...			
G06Q	-0030/00...			

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...to the selected health care provider and receives a treatment type of

health care services from that health care provider; (c) upon a prescription medication being prescribed by the selected health care provider as part of the treatment type of health care services and upon such prescription medication being later dispensed by a pharmacy within a network of the plan, prescription medication information...

...care services provided by the health care provider to the computer of

the plan owner for the treatment type of health care services provided to the health care consumer; (e) the plan owner electronically transmits a debit to the credit card company of the health

care consumer for the treatment type of health care services at the regular price; (f) the plan owner electronically transmits a credit to the credit card company of the health care consumer, said credit representing a savings difference minus an administrative charge debit to the credit card company of the health

consumer, said saving difference being a difference between the regular price for said treatment type of health care services and the discounted price for said treatment type of health care services, said administrative charge debit representing a service fee percentage applied by the plan owner to the savings difference;

(g) the health care consumer pays to the credit card company a sum equal to the debit less the credit, plus any credit card fee that is applicable; (h) the credit card company pays to the plan owner the sum of the debit less the credit, and (i) the plan owner pays the health

care provider entity the...

^ 7/3,K/21 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013475695 - Drawing available

WPI ACC NO: 2003-567486/200353

Related WPI Acc No: 2001-432318; 2001-521040; 2002-238045; 2002-371130;

2005-675655; 2006-099443; 2007-649574; 2008-G50950

XRPX Acc No: N2003-451155

Optimal wireless communication service plan determination method e.g. for

cellular service plan, involves selecting rate plan that would save subscriber telecommunication cost relative to current rate plan

Patent Assignee: TRAQ WIRELESS INC (TRAQ-N)

Inventor: GONZALES J; MARSH W

Patent Family (2 patents, 1 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
US 20030083968	A1	20030501	US 2000230846	P	20000907	200353	B
			US 2001760315	A	20010111		
US 6813488	B2	20041102	US 2001760315	A	20010111	200472	E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US

2001760315 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030083968	A1	EN	68	41	Related to Provisional US 2000230846

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0030/00...

G06Q-0030/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...least one proposed rate plan is then produced and provided to the

subscriber, which enables selection of a best telecommunication service provider.

...

...least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider.

Claims:

...determining at least one proposed rate plan from the at least one other

rate plan of at least one telecommunication service provider

that would save the subscriber telecommunication costs relative to the current rate plan.

...

...determining at least one proposed rate plan from the at least one other

rate plan of at least one telecommunication service provider

that would save the subscriber telecommunication costs relative to the current rate plan; wherein the step of determining the cost of the current rate plan comprises the steps of:

determining a telephone number from where a call is made;

determining a zip code associated with the telephone number;

determining a license code associated with the zip code; and

determining a charge for the call associated with the license code.

^ 7/3,K/22 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012899861 - Drawing available

WPI ACC NO: 2002-759461/200282

XRPX Acc No: N2002-598014

Service provider rate plain information analysis system for internet service, has analysis engine that analyze user and service provider information to generate saving suggestion based on rate information and

other user preference

Patent Assignee: GATTO J G (GATT-I); KENDE M (KEND-I); MACDONALD R C (MACD-I)

Inventor: GATTO J G; KENDE M; MACDONALD R C

Patent Family (1 patents, 1 countries)

Patent

Application

Number

Kind

Date

Number

Kind

Date

Update

US 20020120540 A1 20020829 US 2000250834 P 20001201 200282 B

US 2001997273 A 20011130

Priority Applications (no., kind, date): US 2000250834 P 20001201;
US

2001997273 A 20011130

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020120540	A1	EN	14	3	Related to Provisional US 2000250834

Alerting Abstract ...information associated with multiple service providers. An analysis engine module analyzes the user and service provider information to generate the **saving suggestions** based on rate information and other **user** preference.

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0030/00...

G06Q-0030/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...service providers; and an analysis engine module for analyzing user information and service provider information to generate one or more **savings suggestions base on** rate information and at **least one other user** preference.

^ 7/3,K/23 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012426235 - Drawing available

WPI ACC NO: 2002-371130/200240

Related WPI Acc No: 2001-432318; 2001-521040; 2002-238045; 2003-567486;

2005-675655; 2006-099443; 2007-649574; 2008-G50950

XRPX Acc No: N2002-289987

Optimal communication service plans determination method for wireless communication system, involves proposing new rate plan based on usage

details table and call details table relevant to telecommunication service

Patent Assignee: TRAQ WIRELESS INC (TRAQ-N); TRAG WIRELESS INC (TRAG-N)

Inventor: GONZALES J; LANGWORTHY D; MARSH W

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020026341	A1	20020228	US 2000230846	P	20000907	200240	B
			US 2001758824	A	20010111		
US 7072639	B2	20060704	US 2001758824	A	20010111	200644	E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US
2001758824 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020026341	A1	EN	22	41	Related to Provisional US 2000230846

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00...

G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider.

...

...least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider. >

Claims:

...and determining at least one proposed rate plan from the at least one

rate plan of at least one telecommunication service provider

that would save the subscriber telecommunication costs relative to

the current rate plan.

...

...and determining at least one proposed rate plan from the at least one

rate plan of at least one telecommunication service provider that would save the subscriber telecommunication costs relative to the current rate plan.

7/3,K/24 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012296923 - Drawing available

WPI ACC NO: 2002-238045/200229

Related WPI Acc No: 2001-432318; 2001-521040; 2002-371130; 2003-567486;

2005-675655; 2006-099443; 2007-649574; 2008-G50950

XRPX Acc No: N2002-183312

Optimal service plan determination for wireless communication, involves

producing report of proposed rate plan, that saves subscriber cost relative

to current rate plan, to select best service provider and rate plan

Patent Assignee: TRAQ WIRELESS INC (TRAQ-N)

Inventor: COLBERT T; GONZALES J; LANGWORTHY D; MARSH W; MERRITT J

Patent Family (2 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20010037269	A1	20011101	US 2000230846	P	20000907	200229 B
			US 2001758816	A	20010111	
US 6681106	B2	20040120	US 2001758816	A	20010111	200407 E

Priority Applications (no., kind, date): US 2000230846 P 20000907; US

2001758816 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010037269	A1	EN	66	41	Related to Provisional US 2000230846

...communication, involves producing report of proposed rate plan, that

saves subscriber cost relative to current rate plan, to select best service provider and rate plan

Alerting Abstract ...format and processed. The processed data is analyzed in relation to rate plans of multiple service providers. A report of proposed rate plan, saves the subscriber cost relative to the current rate plan, is determined and produced to select best service provider and best rate plan.

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00...

G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...processed data in relation to a plurality of rate plans of a plurality of telecommunications service providers, and determines at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan. A report of at least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider.

...

...processed data in relation to a plurality of rate plans of a plurality of telecommunications service providers, and determines at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan. A report of at least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider.

Claims:

...the processed data in relation to a plurality of rate plans of a plurality of telecommunication service providers; determining at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan; and producing a report of the at least one proposed rate plan to enable selection of a best telecommunication

service provider and a best rate plan.

...

...current rate plan; and selecting a best possible cost-effective calling plan by using a historical predictor algorithm;determining at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan; andproducing a report of the at least one proposed rate plan to enable selection of a best telecommunication service provider and a best rate plan.>

^ 7/3,K/25 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2010 Thomson Reuters. All rts. reserv.

0010815534 - Drawing available

WPI ACC NO: 2001-432318/200146

Related WPI Acc No: 2001-521040; 2002-238045; 2002-371130; 2003-567486;

2005-675655; 2006-099443; 2007-649574; 2008-G50950

XRPX Acc No: N2001-320381

Method for analyzing wireless communication data for determining the optimal wireless communication service plan

Patent Assignee: TRAQ WIRELESS INC (TRAQ-N)

Inventor: GONZALES J; MARSH W; MERRITT J

Patent Family (2 patents, 1 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update	
US 20010007978	A1	20010712	US 2000230846	P	20000907	200146	B
			US 2001758815	A	20010111		
US 7184749	B2	20070227	US 2001758815	A	20010111	200718	E

Priority Applications (no., kind, date): US 2000230846 P 20000907; US

2001758815 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010007978	A1	EN	67	41	Related to Provisional US 2000230846

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00...
G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...processed data in relation to a plurality of rate plans of a plurality of telecommunications service providers, and determines at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan. A report of at least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider.

...

...processed data in relation to a plurality of rate plans of a plurality of telecommunications service providers, and determines at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan. A report of at least one proposed rate plan is then produced and provided to the subscriber, which enables selection of a best telecommunication service provider. >

Claims:

...the processed data in relation to a plurality of rate plans of a plurality of telecommunication service providers; determining at least one proposed rate plans that would save the subscriber telecommunication costs relative to the current rate plan; and producing a report of the at least one proposed rate plan to enable selection of a best telecommunication service provider and a best rate plan.

...

...profile record in relation to a plurality of other rate plans of a plurality of telecommunication service providers; determining at least one proposed rate plan that would save the subscriber telecommunication costs relative to the current rate plan; and producing a report of the at least one proposed rate plan to enable selection of an alternative telecommunication service provider and rate plan

;wherein the where calls are made and received parameter is defined by
a
home category or a roam category;wherein

IV. Text Search Results from Dialog

A. NPL Files, Abstract

~~ Non-Patent Literature: Non-Full Text

Dialog files: 2,35,65,99,139,256,474,475,583

File 2:INSPEC 1898-2010/May W2
(c) 2010 The IET
File 35:Dissertation Abs Online 1861-2010/Apr
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/May 14
(c) 2010 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Mar
(c) 2010 The HW Wilson Co.
File 139:EconLit 1969-2010/Apr
(c) 2010 American Economic Association
File 256:TecTrends 1982-2010/May W2
(c) 2010 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2010/May 16
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/May 17
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

Set	Items	Description
S1	25614	(SERVICE() (PROVIDER OR PROVIDERS) OR (PROVIDE? ? OR PROVID-
		ING) (2W) (SERVICES OR SERVICES)) (S) (SUBSCRIBER OR
		SUBSCRIBERS -
		OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR CONSUMER
		OR -
		CONSUMERS OR PARTICIPANT OR PARTICIPANTS OR USER OR USERS
		OR -
		INDIVIDUAL OR INDIVIDUALS)
S2	26904	(RATE OR PRICE OR PRICES OR PRICING OR COST OR
		COSTS) (2N) (-
		PLAN OR PLANS OR PROGRAM OR PROGRAMS OR SCHEDULE OR
		SCHEDULES
		OR MATRIX OR MATRICES)
S3	86510	(SAVE OR SAVES OR SAVING OR SAVINGS OR LESS OR LEAST
		OR MI-
		NIM? OR RETAIN? OR KEEP OR PRESERV? OR CONSERV? OR
		ECONOMICAL?

OR ECONOMIZ? OR SPARING) (5N) (SUGGEST? OR ADVIS? OR
ADVICE OR
PROPOS? OR OFFER? OR PRESCRIB? OR RECOMMEND? OR INDORS?
OR RE-
FER? ? OR REFERR?)
S4 2 S1 AND S2 AND S3

4/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2010 ProQuest Info&Learning. All rts. reserv.

01731301 ORDER NO: AADAA-I9956978
Comparing community adjustment and **program costs** of consumers
of contrasting mental health housing programs
Author: Morrisette, David Joseph
Degree: D.S.W.
Year: 2000
Corporate Source/Institution: The Catholic University of America
(0043)
Source: VOLUME 61/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 188. 91 PAGES

Comparing community adjustment and **program costs** of consumers
of contrasting mental health housing programs

...determine the exclusivity of the housing model employed and
its
fidelity to supported housing. 104 subjects were randomly selected
from
consumers of supported housing programs, 91 control group subjects
were randomly selected from **consumers** of residential housing
programs. Housing stability and psychiatric hospitalization
represented the
dependent variable, community adjustment. The study controlled for
six...

...However, subjects with lower residential stability consumed more
off-site mental health services and experienced more frequent housing
interruptions. Housing **program costs** were based upon the CSBs'
reported per diem estimates for staffing and physical housing
expenditures.
For programs that **provided** only supportive **services**, physical
housing costs were imputed from the median cash rent for the subject's
block group. Supported housing programs demonstrated...

...stability, consumption of off-site services and the housing values
of

the subject's block group. This study demonstrates that **consumers** of supported housing model maintain similar rates of community tenure and residential stability as other programs and for **less** cost. Further study is **recommended** to develop more sensitive outcome and environmental measures and to examine the long-term relationship between housing programs and community...

4/3,K/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2010 ProQuest Info&Learning. All rts. reserv.

01369546 ORDER NO: AAD94-23603
HOUSEHOLD DEMAND FOR ENERGY AND LEAST COST PLANNING
Author: HARSHBARGER, STUART LABAN
Degree: PH.D.
Year: 1994
Corporate Source/Institution: THE GEORGE WASHINGTON UNIVERSITY
(0075)
Source: VOLUME 55/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1059. 113 PAGES

Least cost planning (LCP) is a new approach to utility regulation in the United States designed to change **consumer** decision making with respect to energy consumption. A **least cost plan** generally consists of a voluminous set of documents that contain an elaborate blueprint of how a utility will **provide** energy **services** to **consumers** over the planning horizon at the least cost. To obtain the least cost solution, utilities typically select a mix of energy **conservation** programs that **offer** financial incentives to utility ratepayers in the form of subsidies, audits, and rebates to either conserve energy or use it...

B. NPL Files, Full-text

-- Non-Patent Literature: Full Text

Dialog files: 9,15,16,20,148,160,267,268,275,610,613,621,624,625,626,634,636,810,813

File 9:Business & Industry(R) Jul/1994-2010/May 15
(c) 2010 Gale/Cengage

File 15:ABI/Inform(R) 1971-2010/May 15
(c) 2010 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2010/May 14
(c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/May 17
(c) 2010 Dialog
File 148:Gale Group Trade & Industry DB 1976-2010/May 14
(c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
File 268:Banking Info Source 1981-2010/May W2
(c) 2010 ProQuest Info&Learning
File 275:Gale Group Computer DB(TM) 1983-2010/Apr 07
(c) 2010 Gale/Cengage
File 610:Business Wire 1999-2010/May 17
(c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/May 17
(c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 29
(c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/May 17
(c) 2010 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 634:San Jose Mercury Jun 1985-2010/May 14
(c) 2010 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2010/Apr 13
(c) 2010 Gale/Cengage
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	5039169	SERVICE() (PROVIDER OR PROVIDERS) OR (PROVIDE? ? OR PROVIDI-
		NG) (2W) (SERVICES OR SERVICES)
S2	2249639	S1(S) (SUBSCRIBER OR SUBSCRIBERS OR CUSTOMER OR CUSTOMERS OR
		CLIENT OR CLIENTS OR CONSUMER OR CONSUMERS OR PARTICIPANT OR
		PARTICIPANTS OR USER OR USERS OR INDIVIDUAL OR INDIVIDUALS)
S3	47627	(RATE OR PRICE OR PRICES OR PRICING OR COST OR COSTS) (2N) (-

PLAN OR PLANS OR PROGRAM OR PROGRAMS OR SCHEDULE OR
SCHEDULES
OR MATRIX OR MATRICES)
S4 57947 (SAVE OR SAVES OR SAVING OR SAVINGS OR LESS OR LEAST
OR MI-
NIM? OR RETAIN? OR KEEP OR PRESERV? OR CONSERV? OR
ECONOMICAL?
OR ECONOMIZ? OR SPARING) (5N) (SUGGEST? OR ADVIS? OR
ADVICE OR
PROPOS? OR OFFER? OR PRESCRIB? OR RECOMMEND? OR INDORS?
OR RE-
FER? ? OR REFERR?)
S5 1064307 ANALY? OR EVALUAT? OR REVIEW? OR APPRAIS? OR ASSESS?
OR CR-
ITIQ? OR JUDG? OR DETERMIN? OR CALCULAT? OR FIGURE? ? OR
FIGU-
RING OR COMPUTE OR COMPUTED OR COMPUTING OR ASCERTAIN?
S6 135 S2(S)S3(S)S4(S)S5
S7 36 S6 NOT PY>2000
S8 18 RD (unique items)

^ 8/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

02041793 56090645
Utility dot.com/future
Allen, Dwight L Jr; Hillstrand, Kris
Electric Perspectives v25n4 PP: 22-38 Jul/Aug 2000
ISSN: 0364-474X JRNL CODE: ELP
WORD COUNT: 6702

...TEXT: incubator that also produced CitySearch, eToys, GoTo.com,
Free-PC,
and Tickets.com. Utility.com is licensed as an electric **service
provider** in California and Nevada and plans to expand soon into seven
other states as well as abroad. It provides online enrolment, billing,
and
account management. It offers online **review** and one-click payment of
all utility bills (gas, water, heating in addition to electricity). In
California all the electricity Utility.com offers is green, and it
guarantees 10-percent annual savings off the incumbent utility's
standard
prices. New **customers** receive a \$25 signing bonus. The company also
offers advisories on billreduction options to **customers** who agree to
the installation of an advanced CellNet meter. Information from the
meter

allows Utility com to **analyze** usage and suggest **rate plans** that could provide additional **savings**.

Many of Utility com's **offerings** arguably could be countered by an incumbent utility or a bricks-and-mortar (that is, non-cyberspace-based)

new entrant...

8/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

01524804 01-75792
Outsourcing the customer life cycle
Stites, Elizabeth M
Telemarketing & Call Center Solutions v16n3 PP: 74-84 Sep 1997
ISSN: 0730-6156 JRNL CODE: TLM
WORD COUNT: 1539

...TEXT: to churn and proactively intervene. This product would allow a service provider to utilize a customized database to identify preferred **customers** most likely to churn by **analyzing** changes in **subscriber** behavior and existing **rate plan** components. Once behavior changes are identified, our **customer** service representatives would initiate contact with these **customers**, address **individual** concerns and **offer** incentives to **retain** their business. We project this end-to-end solution will save wireless **service providers** millions of dollars per year.

Grow Customer Base

In October of 1995, ScheringPlough HealthCare Products, Inc., the maker of Coppertone...

8/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

00522962 90-48719
Bundled or Unbundled? For 401(k) Plans, Separate Investment, Administration
Brambley, Trisha
Corporate Cashflow v11n12 PP: 32-34 Nov 1990

ISSN: 1040-0311 JRNL CODE: CFL

...ABSTRACT: services offer the convenience of dealing with one set of players and the approach may seem to cost less, at least on the surface. Unbundled services offer better quality service from 2 specialized providers, but direct costs may appear to be higher. Since bundled services are offered...

...401(k) plan is a short-term investment. Unbundling investments from administration and record keeping gives employers freedom to switch service providers without disturbing the whole plan. In addition to keeping track of contribution amounts, calculating earnings, and observing tax rules, firms should: 1. speed communication of any changing regulation, 2. attract participants, 3. issue employee statements, 4. consider in-house staff capacity, and 5. consider the cost of the plan.

8/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

00223800 84-02361
Financial Planning Not a New Benefit for Some
LeRoux, Margaret
Business Insurance v17n36 PP: 26 Sep 5, 1983
ISSN: 0007-6864 JRNL CODE: BIN

...ABSTRACT: 100 per employee). Both companies urge spouses to attend the seminars. At American Can Co., employees can get a computerized analysis of their own financial situation, along with suggestions for improvement. Employees pay less than half the cost of the program .Consumer Financial Institute (Newton, Massachusetts) provides the services to American Can.

8/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

07540117 Supplier Number: 63261261 (USE FORMAT 7 FOR FULLTEXT)
beMANY! Gives Consumers & Small Businesses Group Buying Power for

Telephone, Utilites & Other Everyday Services; beMANY!'s Patent-Pending

Process Delivers On-Going Savings.

Business Wire, p2498

July 10, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 988

... appropriate beMANY! service provider and plan. Each month, the BillOptimizer runs through all beMANY! providers and plans, computes potential cost-saving scenarios and provides recommendations.

"We've found that individuals and businesses often pay higher rates than they need to and don't find out about their provider's best deals until they leave them. beMANY!'s BillOptimizer constantly makes sure individuals and small businesses are on the best plan for their needs," said Jankovic.

Major Market Opportunities

According to Forrester Research...

8/3,K/6 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2010 Gale/Cengage. All rts. reserv.

06683265 Supplier Number: 55922242 (USE FORMAT 7 FOR FULLTEXT)

Innofone.Com Sells its Shares of Canadian Telecommunications Resellers

Alliance CTRA to Optel Communications.

Business Wire, p1199

July 6, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 720

... at prices which would not otherwise be available to small and medium-sized communications service providers (CSPs) based on their individual volumes. In addition to substantial cost savings, CTRA provides CSPs with instant access to a wide variety of suppliers, additional products, dedicated customer support and a flexible billing interface for all services. About Optel Communications Optel Communications Corporation, is one of Canada's...

...per cent to its Innofone.Com Sells its Shares of Canadian Telecommunications Resellers Alliance (CTRA) to Optel Communications
page 2

customers. A Canadian-controlled private company, Optel has offices and an established agent network in Ontario and Quebec. Optel has

demonstrated...

...small office/home office (SOHO) market, offering its Guaranteed Lowest Rate Calling program GLR(tm). Utilizing its billing software, Innofone analyzes its customers' phone bills each month against the rates of the three leading long distance service providers in Canada: Sprint Canada, a division of CallNet (Nasdaq: CNEBS), Bell Canada (Nasdaq: BCICF) and AT&T (NYSE: T). Innofone...

...Canada, Bell Canada or AT&T.) The GLR(tm) program is a powerful tool that Innofone uses both to keep customers from switching long distance service and to market to new customers looking for lowest rates. Innofone offers state-of-the-art voice, VOIP, fax and data services over its Fully Integrated...

...portfolio of state-of-the-art "virtual office" products geared to the growing business/home office market which allows commercial users to consolidate voice and data into a single network with substantial savings. For additional information visit Innofone's World Wide...

8/3,K/7 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

06293957 Supplier Number: 54472275 (USE FORMAT 7 FOR FULLTEXT)
Iridium Stock Down On CEO Resignation 04/23/99.
Newsbytes PM, pNA
April 23, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 728

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

...suggested at the time that Iridium could still meet those requirements by allowing its dealers to sell rental and low-cost leasing plans, and letting subscribers on terrestrial networks to roam

at will on its satellite telephony service by using a rental kit from dealers. However...

8/3,K/8 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

06260917 Supplier Number: 54332118 (USE FORMAT 7 FOR FULLTEXT)
TELEPHONY.(multiple brief articles)
Communications Daily, v19, n67, pNA
April 8, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2462

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

...arose when Home Owners Long Distance (HOLD) filed suit against WorldCom for violating 1994 contract in which WorldCom agreed to **provide** long distance **services** for resale by HOLD. HOLD said it experienced billing and quality-of-service problems and sued to recover damages. Court
...

...states that company isn't liable for damages "of any kind or nature whatsoever." Court forwarded case to FCC to **determine** whether that tariff language is legal. Commission said it wants to "build as complete a record as possible" when it **determines** "whether a carrier legally can purport to limit its liability for gross negligence or other willful misconduct" through its tariff...

...acquire 20% stake in Hong Kong wireless provider SmarTone, which has 18% share of Hong Kong market and 500,000 **subscribers**. Investment in GSM wireless provider gives BT "excellent strategic partner in Asia's most mature mobile market," Pres.-BT Worldwide...

...penetration in Hong Kong is expected to grow from current rate of 40% to 60% by 2001. ----- SkyTel Communications introduced **pricing plan** of 5 cents per wireless message. Plan provides 500 messages of up to 100 characters and toll-free personal access...

...packet- switched interexchange voice service using ordinary telephones and regular phone numbers under N. American Numbering Plan are giving their **customers** services functionally identical to circuit- switched long distance services of traditional interexchange carriers, including use of USW local exchange facilities...unconditionally that FCC grant BA long distance entry. PSC spokesman said once BA files, agency will set commentschedule, OSS test **review**, hearings, final briefings. He declined to speculate how long PSC would take. While BA believes it has met Telecom Act...

...PSC requirements, local competitors such as AT&T and MCI WorldCom in recent weeks have complained of problems in switching **customers** from Bell Atlantic's service to CLEC service. ----- League of Cal. Cities called on state PUC and FCC to fix...

...FCC to change inefficient number allocation practices that cause code exhaustion long before all numbers actually have been assigned to **customers**. ----- Me. PUC established "don't call" requirements for competitive electric providers' telemarketing activities. Agency this week authorized state's first...

...centers, and has other applications pending. PUC said competitive electric providers must adhere to state telemarketing regulations. No competitive power **provider** may telemarket **services** to **customers** who have asked provider not to solicit them again, PUC decreed, or who have placed their numbers on national no...

8/3,K/9 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2010 Dialog. All rts. reserv.

03099015
Audible Inc. Announces the First Online Subscription Audio Service With Automated Delivery of Premium Audio Programming
BUSINESS WIRE
October 13, 1998
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 719

... critical business and entertainment-based audio, which allows them to take better advantage of their commute and travel time. Audible provides unique content services that deliver premium information and entertainment when and where their customers need it. Audible Inc.'s investors include Kleiner Perkins Caufield & Byers, Patricof & Co., AT&T Ventures, Ironwood Capital, The Thomson...

8/3,K/10 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2010 Gale/Cengage. All rts. reserv.

10994456 SUPPLIER NUMBER: 54497948 (USE FORMAT 7 OR 9 FOR FULL TEXT)
TELEPHONY.
Communications Daily, 19, 81, NA
April 28, 1999
ISSN: 0277-0679 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2036 LINE COUNT: 00170

TEXT:

...s no deadline for completion. Examiners also modified network investment condition to specify that investments made to fulfill commitments of price cap regulation program count toward \$3 billion merger investment requirement, but stressed that companies must complete all price cap-related network construction projects...

8/3,K/11 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

04571563

Online Bank Juniper Financial Prepares for a Third-Quarter Launch
Carolina Braunschweig &
Web Finance
October 2,2000 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH WORD COUNT: 498 RECORD TYPE:
FULLTEXT

TEXT:

...completed in January.

The financing will help the Wilmington, Del.-based company launch its primary product later this fall and offer checking and savings accounts, loans, credit cards, CDs, online bill payment and insurance services.

"We went out to get a large amount of...

...executive officer of Juniper Financial. "It's a business plan that will look for us to book several hundred thousand customers early on and millions over the next few years. We needed enough money to make that happen."

Making Amends

The...

...the offering," Vague said. "Because we'll be able to tie the brand to Visa and MasterCard, we'll get customers to the Juniper brand effectively."

Although the bulk of its transactions will be done online or through wireless applications, the...

...services retailer Mail Boxes Etc. to serve as additional portals to the bank. The company is in talks with similar service providers to expand its national reach, Vague said.

The Trouble With Teasers

The business plan mirrors Vague's 1985 upstart, First...

...said its credit card receivables would fall short of expectations because of First USA's subpar performance. At the time, analysts suggested much of the blame lay with First USA's use of low introductory, or "teaser," rates charged to new customers.

Not Always Better in Retrospect

Not only did these fees prove too low for First USA to make any profits, but they also introduced customers to rate shopping. Once an introductory rate reset to a higher level, many consumers transferred their balances to other credit card companies that were offering teaser rates to new customers.

At the time, Vague admitted that the problems with his unit involved "a significant acceleration in competition, including increased mail solicitation volumes and more aggressive introductory rate programs."

8/3,K/12 (Item 2 from file: 267)
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04570875

Juniper Financial Raises \$94M Series B, Hopes To Avoid Predecessors' Pitfalls
Carolina Braunschweig & David Feldheim
Private Equity Week
September 18,2000 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH WORD COUNT: 616 RECORD TYPE:
FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...to complement a \$20 first round completed in January.

J.W. Seligman & Co. led the most recent deal, alongside additional participants Aether Systems Capital, Fifth Third Bancorp, Kemper Ventures, Kingdon Capital, Maverick Capital Equity Partners LLC, Sonera Corp., Total Technology Ventures...

...board of directors.

The financing will help the Wilmington, Del.-based company launch its primary product later this fall and offer checking and savings accounts, loans, credit cards, CDs, online bill payment and insurance services.

"We went out to get a large amount of...

...executive officer of Juniper Financial. "It's a business plan that will look for us to book several hundred-thousand customers early on and millions over the next few years. We needed enough money to make that happen."

The business plan...

...said its credit card receivables would fall short of expectations

because of First USA's subpar performance. At the time, analysts suggested much of the blame lay with First USA's use of low introductory, or teaser, rates charged to new customers.

Not only did these fees prove too low for First USA to make any profits, but they also introduced customers to rate shopping. Once an introductory rate reset to a higher level, many consumers transferred their balances to other credit card companies that were offering teaser rates to new customers.

At the time, Vague admitted that the problems with his unit involved, "a significant acceleration in competition, including increased mail solicitation volumes and more aggressive introductory rate programs."

Making Amends

Perhaps learning from past mistakes, however, the Jupiter ...the offering," Vague said. "Because we'll be able to tie the brand to Visa and MasterCard, we'll get customers to the Juniper brand effectively."

Although the bulk of its transactions will be done online or through wireless applications, the...

...services retailer Mail Boxes Etc. to serve as additional portals to the bank. The company is in talks with similar service providers to expand its national reach, Vague said.

8/3,K/13 (Item 3 from file: 267)
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04570566

Commercial Banking: e-Mortgage Boom Is On the Way, Analyst Says
Jerry Minkoff

Web Finance

September 4,2000 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 772

RECORD TYPE:

FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

Internet-originated mortgage banking seems like a spectacular bust today but one **analyst** thinks the industry is looking at the wrong statistics.

FleetBoston Robertson Stephens senior e-finance **analyst** Scott Appleby expects that by 2003 as much as \$335 billion in mortgages will be originated over the Internet. **Consumers** may be reluctant to close a mortgage online today (only 0.7% of U.S. mortgages closed online in the...

...2005.

"We estimate that connectivity solutions linking originators, lenders, government-sponsored entities (GSEs), private mortgage insurance companies, title insurance providers, **appraisal** companies and escrow services through Internet infrastructure and protocols may contribute as much as two-thirds" of those savings, the...

...deepest and most protected markets" in the economy, the report said, with government agencies fostering liquidity and tax policies subsidizing **consumer** mortgages.

The U.S. has seen origination volumes top \$800 billion a year since 1990. After an estimated 25% drop...

...in loan volume, the report said.

Industry Defragmentation

Fragmentation is characteristic of the mortgage industry-the top 10 lenders have **less** than 40% market share-offering opportunities to companies that can reduce what the report cited as three areas of friction: application preparation, product/price discovery...and Myers Internet Services interfaces with existing loan origination software packages (LOS) to provide "point-and-click connectivity to multiple **service providers**," the report said, "and prepopulate the forms based on data entered into the LOS."

With more than 75,000 mortgage...

...the U.S., it is not surprising that brokers typically contact a small group of lenders to compare rates and **programs**. Product and **price** discovery is being tackled by Ellie Mae, Lioninc.com and Myers Internet through virtual rate sheets, which integrate rates and...

...Inefficiency also characterizes the secondary mortgage market. "Our channel checks indicate that most mortgage banks conduct only perfunctory calls to ~~determine~~ market pricing before delivering loan pools to the same three or four correspondents month after month," the report said. The
...

...is a solution that connects from the point of sale to the capital markets (with connectivity to the GSEs, ancillary ~~service providers~~ and major lenders), allowing originators to provide product selection and pricing based on real-time movements in the securities and...

8/3,K/14 (Item 4 from file: 267)
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00040753

Marketing to 401(k) Plans sans Alliances
By Jennifer Lea Reed
Investment Management Weekly
June 9,1997 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH WORD COUNT: 1315 RECORD TYPE:
FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...for a chunk of 401(k) business but loathe to join an alliance and absolutely dismissive of becoming a full-service provider? You leverage your long-standing relationships with plan sponsors, get used to negotiating fee sharing and trust in some evolving...

...sponsors want more options."

According to a recent joint study by Boston's Cerulli Associates and New York's Lipper ~~Analytical~~ Services on the state of the defined contribution 401(k) market, there already are indications that traditional institutional asset managers...

...funds, and less dependence on retail funds;

* A more sophisticated due diligence process in manager selection, investment policies and performance ~~evaluation~~;

* An emphasis on style purity and consistency with tighter control over investment mandates; and

* A leveling or declining market share...to have competitive expense ratios, at or near the average, or lower."

For most money management firms eyeing 401(k) **clients**, the first step is targeting a plan sponsor market where success is most likely, and that means looking close to...

...defined benefit side, and then can make the crossover to defined contribution."

Leveraging Relationships

Although Whiston would not divulge specific **clients** that have been receptive to adding managers from outside a full-service **provider's** alliance, he says the best bets are mid-size and large plan sponsors that have an experienced investment department and a more proactive approach to asset management, especially those wanting to supplement mainstream options for their **participants** with more esoteric investments.

"Small to mid-size sponsors tend to be more apt to rely on third-party full-service providers," he says. "But if you have an existing relationship, any sponsor would be a good one."

Those mid-size and...

8/3,K/15 (Item 5 from file: 267)
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00032940

Keeping Customers Satisfied While The Deal Proceeds
Mergers & Acquisitions

July/August, 1997 VOL: 32 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: INVESTMENT DEALERS DIGEST
LANGUAGE: ENGLISH WORD COUNT: 2672 RECORD TYPE:
FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

Mark N. Clemente and David S. Greenspan

Customers of both acquirers and targets will take their business elsewhere if they get jittery over a deal's impact on...

...too-common scenario. The deal is announced and employees from the acquired company begin to receive their internal communications. Yet **customers**, the life blood of the business, receive nothing. As a result, major **customer** relationships are jeopardized in the wake of a merger or acquisition because of inadequate or delayed communications from management of the combining companies on the timing or provisions of the transaction.

Customers either are not informed of the deal promptly, or the information they are given fails to allay their fears over...

...disruptions that may impact operations during the integration period.

The penalty for silence can be dropping sales and irretrievably lost **customers**.

There are traces of blood in the water, and the sharks are moving in. Most

competitors know that the best time to aggressively court your **clients** is when you are going through a merger. The distractions in the integration process are limitless, and as management attempts to quell

the organizational chaos that often erupts internally, they lose sight of the most important value driver - the **customer**.

The competition knows that it is far from "business as usual" in the period that leads up to and immediately follows the closing and that **customer** service frequently suffers. Competitors sense vulnerability and blatantly attempt to exploit it. Immediately after learning of the deal, competitors start contacting **customers** to fan the flames of uncertainty that all **customers** feel when a company that **provides** important **services** to them is engaged in a major corporate combination.

Unfortunately, **customers'** fears are well-founded. The span of time immediately preceding and following a merger typically is characterized by employee uncertainty...

...management. Volatile business environments spawn operational glitches that can negatively affect many aspects of the day-to-day dealings with **customers**.

By nature, there is always organizational upheaval in the aftermath of a major merger or acquisition. People, products, and processes...

8/3,K/16 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03655880 Supplier Number: 47877305 (USE FORMAT 7 FOR FULLTEXT)
Contract Opportunities: SCIENTIFIC AND TECHNICAL SUPPORT (PART 8)
Set-Aside Alert, v5, n15, pN/A
August 1, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2972

... open for 1 year from July 30, 1997. Proposals may be submitted at any time within that period. However, Navy **evaluation** will not commence prior to October 1997. Contracts, grants, cooperative agreements and "other transactions", as appropriate, will be awarded limited...the briefing package will be provided to all interested parties, as will a bibliography of relevant available documents. NUWCDIVNPT will **provide** library **services** and facilities for these documents. **Users** will be responsible for ensuring that clearance/visit requests are on file with ASTO and NUWCDIVNPT security. Offerors may submit...

...of--contact along with the telephone and facsimile numbers, followed by a letter signed by the authorized officer specifying the **proposal** validity period (at **least** 120 days). B. A one--page overview of the proposed technologies and/or concepts as well as any innovative claims for the proposed research and how they will contribute to the HGMLTA testbed and support the objectives of a technology **evaluation** and demonstration; C. A one--page summary of the deliverables including data associated with the proposed research. D. A one...

...I. A brief discussion of past performance detailing previous accomplishments and work in this or closely related research areas, previous **cost** and **schedule** performance, and the qualifications of the previous investigators. J. A brief discussion of the overall approach to the management of...

...II shall include the one--page work breakdown structure, a cost summary,
and a breakdown of cost for the effort. **Evaluation** of proposals will be based on the following criteria: (1) The overall technical merit of the proposed approach including the...

...techniques, or unique combinations there of that are integral factors for achieving the proposed objectives. (3) The realism of estimated **costs** and **schedules**, and the potential affordability impact on the Navy. These criteria are in descending order of importance for **evaluation** purposes with technical merit significantly more important than either of the other **evaluation** criteria. Offerors are also invited to submit recommendations and comments on type of agreement (contract, grant, cooperative agreement or "other...

8/3,K/17 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02716140 Supplier Number: 45509915 (USE FORMAT 7 FOR FULLTEXT)
COMPETITIVE UTILITY DEMAND-SIDE MANAGEMENT (DSM) BIDDING PROGRAMS FOR DEVELOPERS
Utility Reporter Fuels Energy & Power, v95, n5, pN/A
May, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 213

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

...bidding by developers. In Dec. 1987, Central Maine Power (CMP) instituted the first competitive bidding program that allowed developers to **propose** installation of **conservation** measures. Since then, about 30 utilities in 14 states have solicited bids from energy service companies (ESCOs) and **customers** to reduce energy demand in residential homes and in commercial and industrial facilities. Interest in the use of competitive procurement mechanisms for demand-side resources

continues to grow. This study builds upon earlier work involving methods to compare bid prices and program costs among utilities. It also characterizes the approaches used by utilities and developers to allocate the risks associated with DSM resources, based on a review of a large sample of signed contracts that are analyzed in some detail because they provide insights into the evolving roles and responsibilities of utilities, customers, and third-party contractors in providing DSM services. The analysis also highlights differences in the allocation of risks between traditional utility rebate programs and DSM bidding programs.

8/3,K/18 (Item 3 from file: 636)
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01950282 Supplier Number: 43450308 (USE FORMAT 7 FOR FULLTEXT)
CHAMPUS: Marching Toward Managed Care
Health Business, pN/A
Nov 13, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2284

... of CHAMPUS, especially as Congress looks for ways to cut the defense budget without reducing health benefits. And, health care analysts will continue to monitor how well -- or poorly -- CRI works. Some say that CRI contains lessons for national health care...

...of its reliance on a regional system where all beneficiaries receive health care services under a global fee. As such, analysts say CRI could show how a managed competition system could work. Battling the Cost Monster The U.S. military health...

...is the case, space is not available, they use private providers. CHAMPUS beneficiaries pay annual deductibles of \$150 for an individual and \$300 for a family and a percentage of the doctor's fee. For active-duty family members, the copay...

...For others, the copay is 25 percent for care inside and outside the hospital. As with other fee-for-service programs, the costs for

CHAMPUS have been rising. In the late 1980s, "the perception was that CHAMPUS was out of control," says Newhall...

...share any savings it achieved beyond 10 percent, vowing to give the feds

75 cents of every dollar in excess savings. CRI offers

beneficiaries three options: standard CHAMPUS benefits, CHAMPUS Prime, and

CHAMPUS Extra. The Prime program offers HMO benefits with no annual deductibles and a \$5 charge for each visit or service provided. The Extra

program is a PPO that directs CHAMPUS users to preapproved providers who have agreed to provide discounted services. Of the 860,000

CHAMPUS members in California and Hawaii, 100,000 stuck with traditional

CHAMPUS; 200,000 entered CHAMPUS...

V. Additional Resources Searched

No results were found in the Internet & Personal Computing Abstracts through EBSCO.
No results were found in the Financial Times through Proquest.